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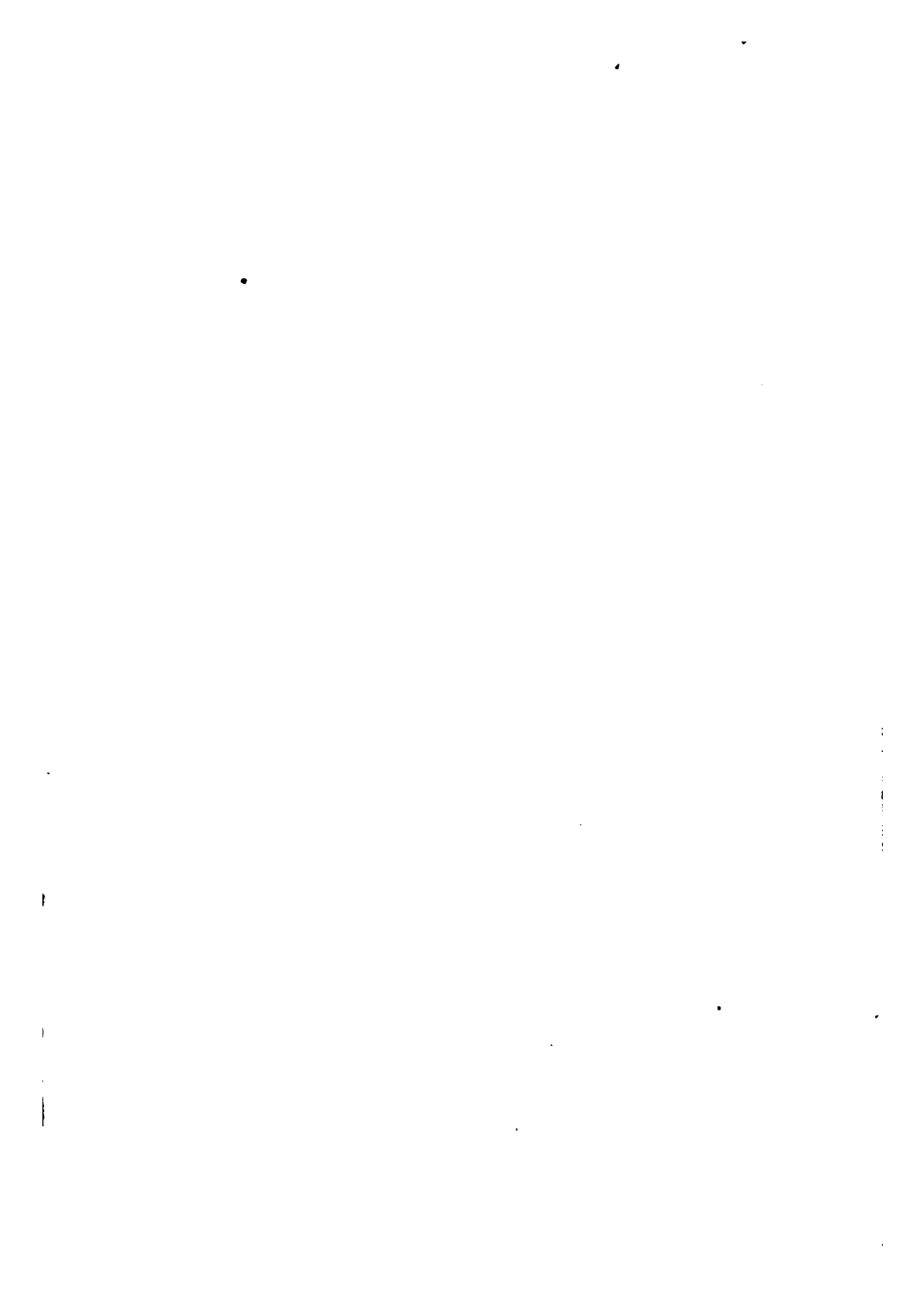
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COMMERCIAL TRAVELLING

Its Features, Past and Present

BY

ALGERNON WARREN

AUTHOR OF "COMMERCIAL KNOWLEDGE"



LONDON

T. FISHER UNWIN

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PREFACE

THE writer wishes to express his thanks to friends and relatives who have aided him with their knowledge and experiences of commercial travelling. His own former business career of some quarter of a century brought him into close contact with large numbers of commercial representatives, and he has, in consequence, been able to supply a good deal of first-hand information.

Touching regulations affecting commercial travellers abroad, he gratefully acknowledges courteous responses from the Foreign and Colonial Offices, and from the Intelligence Branch of the Board of Trade Commercial Department. Mr. W. T. R. Preston, Commissioner of Emigration, and the Registrar-General of Births and Deaths have afforded him serviceable statistics.

He is beholden to Mr. John Murray and the proprietors of the *Bristol Observer* for kind sanction of the introduction of two extracts from his previous writings, and is also under obligation to the Editor of the *Daily Telegraph* for the use of a commercial paragraph.

The Secretaries of the Commercial Travellers' Schools, the Commercial Travellers' Benevolent Institution, and the London ditto, have readily placed matter

at his disposal, as have also the Secretaries of the United Kingdom Commercial Travellers' Printing and Publishing Company Limited, and the Commercial Travellers' Christian Association. He is further indebted for assistance to the Secretary of the London Chamber of Commerce, and to the Director of the *Syndicat de la Fédération Française*, through the introduction of the Secretary of the *Chambre de Commerce Française de Londres*.

CONTENTS

CHAP.	PAGE
I. INTRODUCTORY	1
II. ASPECTS OF THE GROWTH OF COMMERCIAL TRAVELLING	6
III. THE COMMERCIAL TRAVELLER MISREPRESENTED .	19
IV. FEATURES OF COMMERCIAL TRAVELLING IN THE PAST	34
V. ASPECTS OF PRESENT-DAY COMMERCIAL TRAVELLING .	50
VI. CHANGES WHICH AFFECT THE COMMERCIAL TRAVELLER	65
VII. ON THE VARIOUS NATURES OF FIRMS REPRESENTED BY COMMERCIAL TRAVELLERS	74
VIII. COMMERCIAL TRAVELLING QUALIFICATIONS . . .	86
IX. ON THE ESSENTIALS OF PUNCTUALITY AND EXPERT KNOWLEDGE.	107
X. HOW POWERS OF MEMORY AID THE COMMERCIAL TRAVELLER	119
XI. WHY COMMERCIAL TRAVELLERS MUST BE CAUTIOUS .	137
XII. ON THE TEMPERAMENT WHICH BEFITS A COMMERCIAL TRAVELLER	144
XIII. TRAVELLERS' DUTIES AND EQUIPMENTS . . .	151
XIV. EQUIPMENTS FOR THE MAKING OF SALES . . .	166
XV. COMMERCIAL USAGES AND CONSIDERATIONS CONNECTED WITH SALES.	183
XVI. TRAVELLERS' RESPONSIBILITIES.	192
XVII. TRAVELLERS' GRIEVANCES	209
XVIII. PREPARATION FOR COMMERCIAL TRAVELLING ABROAD.	214
XIX. COMMERCIAL TRAVELLING INTELLIGENCE FROM VARIOUS FOREIGN COUNTRIES	225

CHAP.	PAGE
XX. COMMERCIAL TRAVELLING INTELLIGENCE FROM THE INDIAN GOVERNMENT AND THE GOVERNMENTS OF H.M. COLONIAL POSSESSIONS . . .	277
XXI. SOME COMMERCIAL TRAVELLERS' INSTITUTIONS .	308
XXII. PROLOGUE TO, AND SUPPLEMENTARY SKETCH OF, "AN EVENING IN THE COMMERCIAL ROOM" . . .	323
INDEX	338

COMMERCIAL TRAVELLING:

ITS FEATURES PAST AND PRESENT

CHAPTER I

INTRODUCTORY

AN editor once said in the writer's hearing that information about the unknown side of a known subject nearly always interested the public. If so, the topic of commercial travelling should not fall flat, for there are great numbers who know that a commercial traveller is one who is deputed to make sales, but have very vague notions as to how he is expected to set about doing so; and comprehend little or nothing of his responsibilities. Consequently, they can scarcely fail to attribute insufficient importance to a calling which, in reality, is an all-important factor in the promotion of the world's commerce. Of late years, however, since special stress has been laid on the necessity for improved commercial education in England, if our country is to hold her own in the arena of trade, the daily newspapers have devoted a considerably increased amount of space to extracts of reports from Government officials stationed abroad. And these constantly contain recommendations that well-trained

2 Commercial Travelling :

English commercial travellers should go farther afield and devote attention to districts where representatives of foreign firms seem at present to have too great a monopoly of the trade available there. The publicity given to these communications is indicative of a recognition of the growing importance of the functions of commercial travellers. Hitherto these have not had due respect paid to them, and the public, thanks in a great measure to popular writers of fiction, have been wont to regard commercial travellers as a race of presumably useful, but, at anyrate, decidedly vulgar and inferior beings, who are capable of affording amusement by their peculiarities to tourists who chance to come across them at country inns. Experienced men of business are well aware that there is a call for a higher standard of commercial proficiency and commercial morality amongst travellers, but it is extremely rare to meet with one of these who does not attach importance to them as a body, and numbers of experts will be found ready to declare that commercial travellers are looked down upon too much. Many a millionaire has done some commercial travelling in his younger days, and some would probably never have become millionaires without the experience gained thereby. Just as the private soldier has been said to carry a marshal's baton in his knapsack, so the commercial traveller has greater possibilities of attaining prosperity than many placed in other subordinate positions. The worth of his services becomes clearly apparent when he has a measure of success. A merchant may have a manager, and have some difficulty in determining whether credit for certain results should be given to him only, or extended to a sub-manager or someone

Its Features Past and Present 3

else. But when a traveller takes orders, and collects money, he is, as it were, bringing honey to the hive by himself, and from the value of those orders and collections can be deduced an estimate of his worth to those who employ him. Numbers who have been taken into partnership have been men who as commercial travellers have by their personal exertions extended the business connections of the firms represented by them ; and there is little doubt but that on the average the position of commercial traveller to a firm of good standing affords one of the shortest roads to commercial success to anyone qualified for the work entailed, who is not a capitalist.

There is at present a great effort at raising the standard of commercial morality, as is evidenced by the introduction of a Bill for the Prevention of Corruption, which embodies stringent penalties to be exacted of those who introduce bribery into trading transactions ; and that social distinction which used to prevail between the man in trade and anyone in one or other of what used to be termed the "genteel professions" has now sensibly diminished. It is being recognised that commerce properly conducted has an atmosphere of dignity about it.

Inasmuch, therefore, as commercial travellers are pioneers of commerce, their calling is entitled to more respect than it has met with hitherto, and it is to be hoped that in the future a better educated class will be trained into adopting it. Already the strenuous efforts of the Chambers of Commerce in providing increased facilities for commercial education appear to be bearing fruit. Commercial students who avail themselves of these cannot of course expect to be taken on straight

4 Commercial Travelling :

as regular commercial travellers, but they can so qualify themselves that they shall be better fitted for induction into the position by stages.

Many of the drawbacks which formerly attended the work of a commercial traveller in the United Kingdom have now been considerably modified. Thanks to cheaper and more expeditious printing, and manifold order-books, he is less necessitated to use his pen in copying prices for customers and rewriting orders to be sent to the house. He can go to, and return quicker from, the places where his work lies, so that he is less out off from home life. But, nevertheless, those who hope to undertake the calling have still to bear in mind that, as one cannot be in two places at once, they must naturally be prepared to forego a good many social ties if they become commercial travellers. Still this deprivation is incumbent upon many other walks in life,—those of the soldier, and sailor, and Indian civil servant, for example,—and the extent to which this is likely to affect them will depend largely upon their temperament, as will also the amount of bodily and mental discomfort which the commercial travelling duties will entail upon them. The spirit of independence enjoyed by a commercial traveller compensates for a great many of the pin-pricks to which he is subjected, and the possibilities which he foresees are calculated to stimulate any representative possessed of a reasonable amount of energy. Such a one seldom has time to consider whether he likes or minds this or that; he usually has work which he can only hope to get through by giving his whole mind to it for the time being. The world's commerce continues to increase, and efficient commercial travellers will

Its Features Past and Present 5

be more than ever in requisition by those who are desirous of securing a fair share of it, and these would be more likely to be forthcoming could some of the better educated class be disabused of the impression that commercial travelling must of necessity be a degrading occupation, beneath the notice of any but the necessitous lower-middle class, and one to which a respectable clerkship must invariably be preferable. Those who really know something of commercial travelling will be more disposed to say that there is plenty of the rough about it, but that it frequently leads to the smooth. If it cannot strictly be termed an intellectual occupation, it is at anyrate one which calls for brains and perspicacity. A hundred passable book-keepers are easier to be met with than ten competent travellers, and the work of the latter is infinitely less mechanical than that of the former, as the writer trusts to be able to show in the further pages of this book.

CHAPTER II

ASPECTS OF THE GROWTH OF COMMERCIAL TRAVELLING

A COMMERCIAL traveller may be fairly defined as one who habitually calls for orders on the customers of a mercantile establishment, which he represents either in the capacity of a subordinate or a principal. Some exception may with reason be taken to the rather commonly accepted definition that he is a "selling representative," for, to a degree, a man behind the counter of a retailer may come under this category, and so may a seller in the saleroom of a wholesale firm. Customers come to interview these, but a commercial traveller goes to interview customers.

Before going further, it will be advisable to discriminate to some extent between a *bond fide* commercial traveller and a commission agent. In the broad sense of the term, an agent is one who acts for a principal or principals. A commercial traveller may or may not do that, for he may be a principal selling on his own account. But if a business man says, "Our travellers cover such and such ground, and we have agents also at this and that place," he ordinarily wishes to infer that the latter effect sales for his establishment, in return for pecuniary remuneration (which usually takes the form of a percentage on the value of their sales), but that the former have a fixed salary, or, if

Features Past and Present 7

one happens to be a partner, an interest in the business. A traveller on behalf of a firm is usually apportioned a salary, and further (although occasionally some different arrangement is made), an allowance for his daily expenses, and so long as he continues in the service of that firm he looks to receive these whether his services be remunerative or not. He may take no orders during a day, but he expects no stoppage of salary or travelling allowance on that ground. He considers that he is entitled to both in full: in legality, on the ground that his employer has contracted to pay them; and in morality, because he thinks that both past and future exertions on his part are calculated to make good the loss on that particular day's work. The commission agent, however (unless there be exceptional reasons for effecting a different arrangement), is ordinarily paid by results. If, then, no orders come through his agency he receives no payment, so that his principal, although he may lose trade through his agent's laxity, is not mulcted further through having to pay him for fruitless efforts at making sales. A seller on commission frequently acts as agent for four or five different firms and sometimes for more than double that number. Under ordinary circumstances it would not be thought creditable for him to accept two agencies of precisely similar nature, because he could scarcely succeed in doing equally well for both; but an agent may, for example, sell rice for one firm, oil for a second, and vinegar for a third. Now a traveller, if he be paid a salary and travelling expenses, with the express agreement that so long as he receives them he is to devote his whole available time to the interests of the party by whom he is em-

8 Commercial Travelling :

ployed, has no right to accept an agency to sell goods on commission for anyone else.

It not infrequently does happen that a commercial traveller goes over ground, calling on customers on behalf of more than one firm, but then he is specially sanctioned to do so, and his payment and expenses are customarily shared by those who participate in his services.

Also, he may be paid partly by salary and partly by a commission in the form of a percentage on the sales that he effects. It can, however, be confidently asserted that the general community of commercial travellers would not look upon a man in the light of a *bond fide* "brother commercial" if he were known to be receiving no regular salary and to be paid only by results.

Outsiders have sometimes rather vague ideas as to the difference between the two types known as (a) the country traveller, (b) the town traveller.

The writer has noted in a valuable and serviceable encyclopædia an ambiguous distinction to the effect that the former is one who confines his work to the country—that is, to country districts—and the latter to a town.

Now in reality it would never do to accept such a definition. So long as a man habitually and systematically spends the greater portion of his time in soliciting orders beyond the pale of the town in which is the establishment with which he is connected, he must be regarded in the light of a country traveller, even if his work lie chiefly in large towns. For example, if a London firm send out a representative to spend the greater part of his time in working Reading, Oxford, Swindon, Bath, Bristol, Exeter, and Plymouth, that employé is a country traveller, and if his

Its Features Past and Present 9

firm employ him for a small portion of his time in soliciting orders in London itself that does not detract from his right to call himself a country traveller.

Then as regards the town traveller, it is obvious that he is *not* merely one who confines his work to a town. A London firm may find it worth while to employ a man to spend the whole of his working time in soliciting orders in a large town such as Liverpool or Glasgow; but that same individual, if questioned as to his calling, would not say, "I am town traveller for Messrs. — of London." His natural answer would be to the effect that he worked Liverpool or Glasgow—as the case might be—for the London firm represented by him. But if employed by the same to solicit orders mainly in London itself, he would be correctly termed a town traveller.

The earlier history of commercial travelling now calls for consideration. Seekers after information on the subject who resort to works of reference can scarcely fail to be confronted with the statement that the commercial traveller is of comparatively recent creation. As this may be said to be the truth, but not the whole truth, some explanation is necessary. Few books have shed more glamour over the young lives of a past generation than the collection of tales known as the *Arabian Nights*, and although the great increase of popular literature for the young tends somewhat to crowd out this form of food for the imagination, they are still sufficiently popular to be constantly reproduced in variously abridged forms. The sale of merchandise is the basis of a great many of these tales, and merchants figure conspicuously therein, being evidently faithfully represented from the life of

10 Commercial Travelling :

those times ; in support of which intimation the words of the Orientalist, Professor Jonathan Scott, may be quoted appropriately : " It would be needless to enlarge on the estimation in which the stories of the 1001 Nights are held in those countries where they are known in their original language, as presenting true pictures of Oriental opinions, habits, and manners."

Those sellers of merchandise, at anyrate, travelled commercially. That must be admitted by those who would not style them commercial travellers. The argument that is anticipated in support of such views is that a commercial traveller does not take the goods, which he has to sell, about with him. Quite so, but he as often as not carries samples of many of them, and those Eastern merchants were wont, when certain of their wares were approved of, to promise that they would either come again with more of the like or intrust a further consignment to the care of some approved third party to bring it to the buyer, who practically gave an order for it by promising to purchase it on arrival if of similar nature to the goods which the merchant had himself displayed. There was therefore, in connection with those transactions, much of the spirit if not of the letter of commercial travelling.

It is quite refreshing to those who wish to uphold and maintain the dignity of commerce, to refer to these tales of old time and note the respect which was accorded to the purveyor of valuable goods.

It may be anticipated that some who read this will say, " Those merchants were not *bonâ fide* commercial travellers, because they waited on people who bought for private use." There are two answers to this.

Its Features Past and Present 11

Firstly, that was not the case universally. Readers who investigate can find sketches of intercourse between one merchant and another as seller and buyer.

Secondly, there are to this day men who besides soliciting orders from trade customers have a regular *clientèle* amongst private consumers. Take, for example, the case of wine merchants' and aerated water manufacturers' representatives. Many of these call both on retail tradesmen and on wealthy private individuals who can buy more than the average consumer. But, nevertheless, they rank as regular commercial travellers when they go systematically on journey as the paid representatives of commercial firms.

Suffice it then to say, that in connection with the sales of the Oriental merchants of old time there was that which savoured of commercial travelling,¹ although the modern commercial traveller can scarcely be said to have evolved from such a commencement. He is the outcome of increased volume of trade and greater facilities for extending and promoting it, such as improved means of locomotion, diminished rates of

¹ The forty-second chapter of the Book of Ecclesiasticus in the Apocrypha is descriptive of things "whereof we should not be ashamed," and amongst these is set forth in verse 3 "of reckoning with thy partners and travellers."

An Oxford Semitic scholar of some repute has commented thus on the passage:—

"It might be translated, 'of reckoning with a partner and a fellow-traveller.' The Greek no doubt meant 'reckoning between travellers,' i.e. between yourself and another, which comes to the same thing, although more clumsily expressed. They would be travelling, of course, on business; for the Oriental would never contemplate the possibility of anyone's being so ridiculous as to travel for any other reason. As they would be sharing the profits of the caravan, an exact reckoning was important."

12 Commercial Travelling :

carriage, which enable traders to go to greater distances in less time and to send goods at such rates of freight as do not prevent the purchasers from being able to resell or make use of these on profitable terms. To this day farmers in various parts of England make complaint that railway rates are too high to enable them to send some of their produce to large centres where it would find a ready demand if they could only afford to sell it there at the prices usually paid. But if you can grow a fruit at a cost of less than a farthing per pound, and there is a ready demand for it in the nearest large town at three farthings per pound, that is no good to you if it costs over a halfpenny per pound to transmit it thither.

So long as the buyer and the seller could come into direct contact, and the former expected to pay at once and to arrange then and there for the removal of his purchases, business transactions did not involve the necessity or expediency of the employment of men as commercial travellers. There were not, as now, proportionate amounts of money to be collected, because the giving of credit was far less in vogue. If a buyer carried off his purchases and did not pay, how was he to be got at? It would, in many cases, have cost the seller infinitely more than the value of the sale to take steps to come at the defaulter and exact payment. He could ordinarily neither have spared the time to follow him up, as that might have entailed a journey of weeks or even months, nor could he have afforded to send anyone else for the purpose, so great would have been the expense, to say nothing of the risks involved by travelling in those early days, and the doubtful justice which strangers too often encountered

Its Features Past and Present 13

when they arraigned men before tribunals beyond the jurisdiction of their own rulers. Neither could many traders send emissaries far afield, because they would not have been in a position to transport goods profitably to a distance, owing to the cost and labour which the transition would have involved. Some few did so on occasion, but such was not the ordinary practice. People ordinarily supplied their wants from the nearest centre, and the fairs which used to be held periodically in various districts were resorted to for that purpose. But when improved means of transit lessened the carriage of goods, merchants and manufacturers were able to extend the limits of their trade transactions, and found that it paid them to do so; and out of the practice of journeying fitfully for that purpose arose the system now so universally adopted of having their establishments represented by commercial travellers empowered to collect money and solicit orders systematically. So those who state that the calling of commercial traveller is one which practically was non-existent prior to the end of the eighteenth century, are right in the main, but not wholly so. Research into the transactions of some of the larger mercantile establishments existing before that date affords evidence that men were employed regularly to sell for these. It would then be safer to state that the calling existed earlier to an extent, but was imperfectly recognised prior to the beginning of the last century, when a system attended hitherto with much irregularity became more and more regular. There was increased production, and greater facilities for transit, affording thereby a widened area for its disposal. It followed naturally with such developments that some form of

14 Commercial Travelling :

supervision must be instituted for the purpose of maintaining and increasing still further these extended business connections. Merchants saw that it was more to their interest to keep people to work for them only, so that their transactions should be less patent to others than was likely to be the case when they intrusted them, as they frequently used to do, to factors who were employed by others also ; and further, that they should have fuller control of the movements of men so employed, besides reaping the whole result of their industry. So commercial travellers came regularly into vogue.¹

The macadamising of roads made a great difference to the comfort and convenience of getting about, but it must be remembered that it was not till 1815 that Mr. Macadam received his appointment as surveyor of the Bristol roads, and was able to carry out his road-making improvements. After that, travellers took to wheels, instead of the saddle, much more universally, and were enabled by the change to carry more samples with them. A drapery traveller, for example, must have been very much hampered when he had to restrict

¹ The writer is indebted to a relative who himself commenced travelling in a four-wheel carriage in 1842, for information that the latter's father, who lived in Carmarthenshire, travelled some hundred years ago—that is, just about the commencement of the nineteenth century—as a butter-merchant, visiting the Welsh ironworks and other business establishments. He used to ride on horseback on rough roads totally unfit for carriage-wheels.

Lest it should puzzle readers as to why a butter-merchant should find it expedient to call on ironworks, it should be mentioned that those were the days in which workpeople used to receive part of their payment in kind through the "Tommy-shops," which were afterwards suppressed by Act of Parliament, and against which the late Lord Beaconsfield wrote a powerful protest.

Its Features Past and Present 15

the size and weight of his samples to what he could take in his saddle-bags.¹

The term "bagman" is too modern for any definition of it to be found in Doctor Johnson's Dictionary. It was applied to commercial travellers because they customarily rode from place to place with saddle-bags containing their samples and necessary effects. The appellation stuck to them after they took to driving instead of riding, and some writers still think proper to dub them with the sobriquet, but no commercial representative nowadays, save in jocular strain, would address his *confrères* as "fellow-bagmen." It would be about as inappropriate as for an Eton house-master to speak to his colleagues as "fellow-ushers."

The word "bagman" as now applied is by many felt to be offensive, and in some cases is used for that express purpose. When Cobden was agitating for a repeal of the Corn Laws, his opponents tried to bring him into contempt by constantly alluding to him as the "Manchester Bagman."

In vol. 1 of Murray's New English Dictionary appear the following definition of and references to "bagman" in the sense of commercial traveller:—

"A commercial traveller, whose business it is to show samples and solicit orders on behalf of manufacturers, etc. (somewhat depreciatory)."

Space in dictionaries is necessarily limited, but it is

¹ It was the practice of prudent riders before starting on journeys to see that these bags were carefully weighed so that they should not overbear the horse when slung across its back. Some of these saddle-bags are still preserved in houses of business as a memento of the former mode of travelling.

16 Commercial Travelling:

questionable whether this definition would not have been improved by the introduction after "solicit orders" of these supplementary words: "and ordinarily to collect money." For there are perhaps more travellers who solicit orders without carrying samples than those whose duty it is to get orders only, and collect no money.

These are the references:—

1765, Goldsmith, Essay 1: "The bag-man was telling a better story." 1808, J. Wolcott (P. Pindar), Peep R. Acad. Works; 1812, v. 360: "The Bag-men as they travel by." 1815, T. Peacock, *Headlong Hall*, 2: "In later days when commercial bagmen began to scour the country." 1865, *Daily Telegraph*, 13 Dec. 5/4: "A traveller—I mean a bagman, not a tourist—arriving with his samples at a provincial town."

Those who note these references may be surprised that there is a lapse of forty-three years between the first and second.

But is the first quite proven?

The old editions of Goldsmith's *Essays* (and all the modern ones which have come under the writer's notice), do *not* indicate the word "bagman" in connection with the passage referred to. The rendering is bug-man.

Some, and perhaps the majority, will say, "Obviously this is a misprint. What could bug-man be but bag-man?"

Well, it is possible that it might mean something else, and a point in favour of this view is that the date of the reference is so much earlier than the others afforded.

Its Features Past and Present 17

The sentence reads: "While the bug-man at the same time was telling a better story of a noble lord with whom he could do anything."

Noble English lords of the eighteenth century were little given to trading, although, judging from some specimens of modern date, it would be assuming a good deal to infer that commercial travellers of bygone times were never given to bragging.

Many shopkeepers of the eighteenth century, and makers of articles such as boots, harness, saddles, etc., used to ride round on horseback soliciting the custom of the gentry and others in the neighbourhood. They carried saddle-bags, but going as they did with a view to selling to private individuals almost entirely, should not be classed as bagmen by those who consider the word bagman synonymous with commercial traveller.

Perhaps the individual of Goldsmith's creation was one of these. Or was there a set of insect-destroyers who were proud to be designated by an appellation significant of that particular pest against which they waged war chiefly?¹

The writer has invited readers of *Notes and Queries*,

¹ There is some ground for inclining to the view that the individual in question was a professional pest exterminator rather than a commercial representative, because one of the sentences interwoven in the babble of the assembled company reads, "Says my lord to me, My dear Smokeum, you know there is no man upon the yearth for whom I have so high"—(the rest of it is drowned in the conversation). In those days insect powder was not recognised as it is now, and smoking out would have been a naturally resorted-to mode of insect extermination.

Mr. Andrew Tuer, in his *Old London Street Cries* (Field & Tuer, the Loadenhall Press, E.C., published 1885), makes reference to the street cries which are to be met with in the *Pedlars, or Scotch Merchants of London* (1763), one of which is "Water for the Buggs."

18 Commercial Travelling

to shed light on Goldsmith's allusion, and to specify instances of the use of the term "bagman" in the sense of commercial traveller prior to 1800. Responses received in line to the insect-destroying interpretation, and not one single example of the use of the term "bagman," in the sense specified, before 1800 has been furnished.

CHAPTER III

THE COMMERCIAL TRAVELLER MISREPRESENTED

It is a matter of vexation to men desirous of maintaining the dignity of commerce to note how much belittling of commercial travellers still finds its way into print, although their avocation is one to which Great Britain is indisputably indebted for a material portion of her commercial supremacy. But for years past there has been evidence of too great a disposition to accept the caricatures and exaggerated portraits of fiction as veracious representations of real life. When the writer was for some time resident in Southern Italy, it was only too apparent to him that Bulwer Lytton's *Last Days of Pompeii* was accepted blindly by a majority of tourists as a faithful and precisely accurate record of the eruption of Vesuvius and the consequences thereof in A.D. 79. Inasmuch, therefore, as the sale of fiction is ever on the increase, it is to be hoped that some of our novelists will turn from the error of their ways, and, if they must describe commercial travellers, take steps to ascertain the truth, namely, that although, as the exacting parent is wont to remark after some faint praise to his offspring, "there is plenty of room for improvement," commercial travellers are not one and all vulgar in manners, and without a thought beyond eating and drinking, and triking people into buying unserviceable articles. They should be taken seriously, and not all tarred with the same

20 Commercial Travelling :

brush. What does a novelist really know about the tremendous force which they exercise as pioneers of commerce if he gather his impressions from an occasional evening smoke amongst commercials whose good-nature has tolerated his presence amongst them in the commercial room ? The literary world will never forget the causes which led to Yates' enforced withdrawal from the Garrick Club. But men who by their avocation in life are not entitled to the entry of the commercial room have in some cases grossly abused the favour accorded to them of entrance there. It should be clearly understood, that if they be admitted by request of the landlord, who, when specially pressed for room, will sometimes say to the commercial travellers in his house at the moment, "Do you mind my letting a gentleman have his meal here ?" they are under obligation to the rightful occupants. Strangers must not conceive that the landlord can do what he likes in the matter. The privacy of commercial representatives in the room allotted to them is as much to be respected as that of members of a club. But too often their good-nature gets taken advantage of and their confidences abused. They get written about with a colouring of truth, but a colouring only, and sometimes they are put down with a sweep of the hand as "being a fairly respectable set of men who would doubtless behave better if they only knew how," and it is taken for granted that none of them has birth, breeding, or education, whereas their social status is by no means uniform in reality. Their ranks are largely recruited from the lower-middle class. Men, who have had Board-school education only, are to be found there, but the writer vouches for personal knowledge of a

Its Features Past and Present 21

good many knights and more than one living baronet who "travelled for the firm" in their younger days.

That talented writer, Mr. Clark Russell, whose tales of the sea are vividest of the vivid, is one of those to be expostulated with. For in the twenty-fifth chapter of *Alone on a Wide Wide Sea*, the heroine relates an experience at Bath which, so far as commercial travellers are concerned, is an "insult to the cloth," and the majority of them, if referred to for their opinion, will be likely to pronounce on it in terms which often find their way into commercial correspondence—that is, they will style the following extract as "most uncalled for":—

"At last, at about a quarter to seven, on passing the hotel for the tenth or twelfth time, I saw a man sweeping in front of the door, which stood a little way open. I entered and passed into the coffee-room, and found a large fire, newly lighted, burning in the grate, before which sat a man reading a paper by the gaslight, for the sky was dark with cloud, and there was no day light as yet. The man did not lift his head, nor make room for me; he was probably a commercial traveller. I rang the bell, ordered some breakfast, desired that my bag should be brought from my bed-room, and, whilst I waited, I drew as close to the fire as the commercial traveller would suffer me, and warmed myself."

"Probably a commercial traveller!" On the other hand, perhaps not; although by the concluding words it would appear that Mr. Clark Russell's heroine had no doubt about the matter. Had the individual been made to jump up, and rather overdo it with obsequious but well-meant attention, saying, "Pray take *my* seat,

22 Commercial Travelling :

madam ; I assure you I am sorry to see you looking so cold," the delineation would have been more characteristic of the type of a large section of the genus commercial, which may be called to account for want of tact, but by no means for selfish boorishness.

The sketch of a commercial traveller by another writer who deservedly has the ear of the public must also be protested against, for the Rev. Baring-Gould in the *Pennycomequicks* has nothing better to say for the head traveller of a mill proprietor than that when his employer asks him to dinner he drinks freely, indulges in broad stories, and asks the maid-servant to put her arm in his to help him off the premises at leaving ; which assistance leads to a further intimacy between the two. Is this a fair sketch ? No, it emphatically is *not* ! Head travellers are experienced men, not wont to make fools of themselves, and they respect and value their positions too much to be likely to commit actions totally out of keeping with their responsibilities. Young men who come on the road without having been licked into shape are sometimes very offensive with their swaggering behaviour, but experienced travellers—and the sketch objected to is one of a head traveller—nearly all know how to comport themselves decently, although some few may appear over-pompous.

Mr. Charles Allston Collins, in his exceedingly interesting book (published rather more than forty years ago), *A Cruise upon Wheels*, being the chronicle of some autumn wanderings among the deserted post-roads of France, has afforded some humorous descriptions of the French *commis-voyageurs* whom the two Englishmen whose driving tour forms the subject of the volume were constantly encountering, and some

Its Features Past and Present 23

of their characteristics bear a similarity to those of the younger generation of their English *confrères*.

In chapter vii. he writes: "Indeed, in the more out-of-the-way parts of France, the inns seem altogether supported by these gentry" (Mr. Collins wrote before the days of bicyclists), "and they are consequently able to take quite a high tone with the subordinates, and to lord it over them grandly enough."

This "lording" over hotel servants is just what seniors of long commercial experience complain of in England as being a reprehensible practice of younger commercial travellers who have not had the advantage of good surroundings and proper training, and lack good manners in consequence. Quoth one of the former, who was deprecating the innovation now so much in vogue of sending out a man to travel for part of his time only, and employing him for the rest of it in an office or warehouse: "The modern 'commercial' is too often a rude, bumptious, uneducated fellow, just transferred from the warehouse or desk to 'the road' because he possesses the qualities that are thought to make a good salesman, namely, push and cheek, and then the little authority which he holds over hotel servants makes him lose his head." This is a hard saying, but, unfortunately, it is true to an extent. With a young traveller who overdoes it with a view to impressing his fellows with his *savoir-faire*, it is often a case of "Boots, here! and Boots, there!" till some senior cuts in and suppresses him. There are numerous "chestnuts" *à propos* of commercial-room incidents, and stories are made to fit commercial travellers, but this anecdote, which the writer has heard one of the fraternity relate, is quite credible. A noisy young

24 Commercial Travelling :

fellow gave much annoyance to an elderly commercial traveller who was writing, because the former would keep going in and out of the room and banging the door continually. At last he re-entered, singing, "I would I were a bird." Whereupon the other, looking up savagely, snarled out, "I wish you were, sir; I'd wring your neck in no time." If this anecdote be a distorted Joe Miller or plagiarism from *Punch*, or the like, ample apologies are offered to those whom it may concern, but it was maintained by a commercial traveller that the incident actually took place in a commercial room, and history does sometimes repeat itself.

Later on, Mr. Collins describes a rencounter with some *commis-voyageurs* of a type by no means uncommon on this side of the water in the present day :—

"They were three in number, and were characterised by extreme youth—considering their profession—and by a kind of innocent desire, concealed in an absurd manner, to set up for rakes and *mauvais-sujets* of the most rollicking and dangerous kind.

"‘The sex!’ says Alexis, ‘ah, who can fathom the sex;’¹ for my part I don’t profess to understand women.’ . . .

"‘Figure to yourself,’ says Gustave; ‘I arrive at some village, in the course of business. “Have you seen your friend Auguste lately?” I am asked. “All the girls here are in love with him.” I go on to the next town. I call on several tradesmen; the daughter of one of them slips out as I leave the house and runs after me: “Shall you see Monsieur Auguste soon? If so, will you tell him I am counting the hours till his return”’—

¹ A note of interrogation, rather than a semicolon, might be looked for here, but the latter appears in the original text.

Its Features Past and Present 25

“ ‘Enough, enough,’ says Auguste ; ‘it is not me, it is some other Monsieur Auguste. But hold ! I’ll trouble you for this, Gustave—who talks about *me* ? How about the sign of the Lion d’Or ? ’ ”

“ ‘Ah, not a word about that,’ interposes Gustave ; ‘not a word, I entreat, or I shall begin to talk about the widow at Besançon.’ ”

“ ‘Stay, for your life, rascal that you are—you respect nothing ! ’ . . . ”

“ ‘Well,’ remarks the first speaker again, ‘I see I have got into dangerous company. For my part, I’ve done with all that sort of thing’ (Alexis might be about twenty-two, and a very good hand at pushing business), ‘I leave it to you young dandies.’ ”

“ ‘Dandies ! he talks about dandies ! Who is it that has the cambrie front, and the varnished boots in his portmanteau ? ’ ”

“ ‘Who is it that was remarked for his Parisian style of dress at the ball at Auxonne ? ’ ”

“ ‘I think I know an individual who has the reputation of being the most dressy man upon the road.’ ”

And so these youngsters would go on, with as distinct an understanding as if it had been put into words, that if Alexis would accuse Gustave of being a *roué* and a buck of the first water, Gustave would do as much for Alexis, while Auguste should alternately assist and be assisted by the other two when occasion offered. The fact being, that all three were as simple-minded and business-like youths as ever produced a specimen of lace, or pushed hard for “further orders.”

This sort of thing, to which, as has been intimated, English commercial travellers of a certain class are

26 Commercial Travelling :

addicted also, is comparatively harmless. They are more obnoxious when they give themselves assertive airs. The writer remembers hearing of the following incident rather more than a quarter of a century ago. There was a garden party at the Tower, and a commercial traveller who represented an establishment in the vicinity calmly strolled in and mixed with the visitors. But presumably he was a little too "genteel"; anyhow, the colonel who supervised affairs, not liking his looks, came up and interrogated him, and ended by collar-ing and shaking him, and the over-confident unbidden guest narrowly escaped being locked up for the night.

It is an aggravation to men of commercial experience when they peruse the life of one who was a business man, written by someone who was not, to find that the latter, through ignorance of the proper mode of effecting commercial transactions, has recorded and commended certain words and actions of the subject of his biography which deserve censure rather than credit. A notable example is to be met with on reference to a book which used to circulate widely from the libraries of dissenting Sunday-schools, and was advocated largely by supporters of Young Men's Improvement Associations. It is the work of a Wesleyan minister, and is intituled :—

THE SUCCESSFUL MERCHANT

SKETCHES OF THE LIFE OF

MR. SAMUEL BUDGETT,

LATE OF KINGSWOOD HILL.

BY WILLIAM ARTHUR, A.M.,

Author of "A Mission to the Mysore," etc.

The author has stated in his preface that his book

Its Features Past and Present 27

"was never meant to enlarge the knowledge of the scholar, to mature the graces of the holy, or to hallow the retirement of the contemplative; but to be a friendly, familiar book for the busy, to which men from the counting-house or the shop might turn, feeling that it concerned them, and for which they might possibly be the better here and hereafter." He adds, "May God grant that by the instrumentality of this humble book, some youths may be led to habits which will be 'profitable to all things.'" But it remains to be proved how a book setting forth a commercial transaction on lines diametrically opposed to the proper spirit of commerce can benefit youths. It is a pity that the reverend compiler did not bethink himself of the proverb, "*Ne sutor ultra crepidam*." As a spiritual expert, he by nature of his calling would have been on firmer ground; and had he confined himself to extolling the moral worth of the man of business who is the subject of his eulogies, no exception would be taken here.

His biography is that of a worthy, hard-working, and energetic Bristolian, who founded a wholesale provision business which proved prosperous, and was afterwards much extended by those members of his family who succeeded him. The Budgett firm grew to have a reputation which was by no means confined to the near neighbourhood, but extended over a large portion of the United Kingdom, and many acts of philanthropy entitled the principals to the respect of their fellow-citizens, and the gratitude of the Wesleyan community especially. But to the book itself some exception must be taken, because it is calculated to impress certain mistaken conceptions

28 Commercial Travelling :

touching the way to effect sales. One experienced commercial man found fault with the title. "For," said he, "he wasn't successful, and he wasn't a merchant." Touching the first part of this asseveration, the view of the commercial expert alluded to, was that although Mr. Budgett had prospered and accumulated a competence, it was very inferior in amount to the fortunes gained in business by many men of his time. Touching the second part, he held that the term "merchant" signified one who traded to foreign parts, and that a wholesale firm mainly engaged in supplying the wants of other business establishments within the United Kingdom did not properly come under the category. These objections, however, might have passed without comment on the writer's part, were it not that they evidence that a Wesleyan minister and a prosperous business man may have very different views as to the standard to be reached before a trader may be considered to have acquired commercial success and status. The following extract is the one to which exception may fairly be taken, for it is an example of how business ought *not* to be done. It is indeed a question as to whether it ever was done in the mode recorded, so unlikely does it seem ; but the Reverend William Arthur apparently was never called upon to refute his statement. He has led up to Mr. Budgett's being a partner with his brother in a provision business at Kingswood, and states :¹—

"In process of time success invited bolder efforts. They resolved to venture on offering sugar and teas to the respectable grocers in the important towns.

¹ See *The Successful Merchant*, p. 152. Published by Hamilton, Adams, & Co., 1852.

Its Features Past and Present 29

About this time they had succeeded in making a large purchase of butter remarkably cheap, and immediately after, it rose. Samuel therefore felt that in this article they had an advantage, and he determined to try his fortune in a higher sphere. He rode to Frome and applied for orders at the chief shops of the town. His reception would have daunted an ordinary man. They were much affronted that a shopkeeper from an out-of-the-way village like Kingswood should offer to supply them wholesale, indeed! They said very uncivil things. . . . Before facing these grocery magnates his heart had sunk and sunk again; and in entering their shops he was almost overcome with trepidation. But he only wanted this rough use to bring all his energies into play. His spirit gradually rose; at last he said, 'Well, I am come here to do business, and I will do it. If I cannot do it with you, I will with others. I have tried the respectable shops, and you won't look at me; I will see what they will say in the little shops which you supply, and you shall see whether I can serve them to advantage or not.' This was not without its effects. The good man, who probably, in spite of his dignity, had been struck with the prices at which some of the goods were offered, said, 'Well, let me see, what are you doing those butters at?' And then he ordered ten casks. The traveller took out his order-book, placed it on the counter with great importance, entered the order, restored the book to his pocket, buttoned his coat over the record of his victory, and marched out of the door triumphant as a plenipotentiary who has obtained the cession of a province. He had scarcely gone when his new friend called him back.

" ' I think I will have five more casks of those butters.' "

30 Commercial Travelling :

“ ‘No, I have taken the order, and crossed your threshold, and I do not alter the order after it is taken.’ Thus showing his independence, he marched forth again. That day the battle for a real wholesale trade was begun and one advantage gained.”

Oh, weep for Britain’s commercial youth if cultured on stuff like this ! Showing his independence indeed ! Say rather, showing crass ignorance of commercial law and commercial custom. See what he tried to do—to bully the customer into buying from him. That might succeed once in a way, but his mode of coercion would not be calculated to endear him to the buyer. To tell a man bluntly, “If you won’t buy of me I’ll call on your near neighbour,” is not the way to make oneself beloved, commercially speaking. Spirit may rise on the buyer’s side, as well as on the seller’s, and induce him to say, “Do as you like, sir, but don’t take up my time any longer.”

He took out his order-book, did he ? Pretty sort of traveller not to have had it out ready, so as not to keep his customer waiting a moment longer than necessary !

He “placed it on the counter with great importance.” Sure sign of a novice anyhow, this show of importance, and by no means to be recommended. Then he “buttoned his coat over the record of his victory, and marched out of the door.” Any “commercial” could have told the admiring writer of these deeds that it is customary to read out an order received, so that the buyer may check it, then ask if that is all, politely say “Good-day,” and withdraw unostentatiously. No one will do himself good in such a position by straightway marching out of the shop without a courteous leave-taking.

Its Features Past and Present 31

But the most serious point of all is his refusing to increase the order for ten casks of butter to fifteen.

What are the natural conclusions that a commercial expert hearing of such a case would arrive at? Why, that the seller either had not got fifteen casks of butter to offer, or that he had sold the ten at a price so considerably under market figures that he was likely to lose money on the sale, and so tried to avoid further loss by shuffling out of an additional order at the same price. Had the grocer appealed to the law to enforce delivery of the five more casks on the ground of breach of contract, Mr. Budgett might have escaped by the skin of his teeth, but he would not have shown to advantage in court.

For such a mode of conducting business both was and is at variance with commercial law and usage. If a man offered twenty firkins of butter, and his customer were to say, "Book me eighteen," and a moment or two after, "Well, you may send the whole consignment," the seller, were he to refuse, would be looked upon as next door to insane, or, at anyrate, be regarded as so eccentric as to be unfit for transacting business. It would be quite another matter if the butter market were in a state of unsettlement, and the seller had said, "Now there is every probability that the price will be dearer in a few hours' time, so I cannot hold over my offer"; and then in the face of this intelligence, the party approached had said, "I only want eighteen," and subsequently altering his mind, had sent an order to the traveller at his hotel for the remaining two firkins, or directed the same to the firm represented by him. Under those circumstances, if the price had gone up on market between

32 Commercial Travelling :

the time that the seller quitted the buyer's premises and the receipt of the further order, there would be justification for refusing to execute the addition given. But it would be unreasonable for a traveller to do so without having gone beyond recall and without being apprised of any market advance.

A buyer's natural retort to any man refusing to increase an order given under the circumstances described, would be, "Very well, sir; you need not trouble to call again if that is the way you do business."

Fortunately for the sake of all concerned, the Rev. W. Arthur does not enlarge much more on Mr. Budgett's capacity as a salesman, and later on in the book appends this footnote—

"I at one time thought of devoting a chapter to Mr. Budgett 'On the road'—referring to commercial travelling with its temptations; but my materials were not sufficient to compensate for the lack of practical knowledge: perhaps it may be touched at some other time."

Second thoughts in this case were certainly best, or readers might have been treated to some more commercial imperfection. There are men still living who knew the "successful merchant" well, and are ready to assert that he was not the sort of man to conduct himself in the way depicted by his biographer, whose ignorance of commercial detail implies misrepresentation on his part. The latter also praises Mr. Budgett because he pitched a cask of composition for adulterating pepper down into a quarry at dead of night, so as to keep it no longer in his establishment. He went back the next morning and picked up the

Its Features Past and Present 33

staves, for which economical action he is much praised; but it does not seem to have struck the worthy minister that the cask possibly bore a brand, in which case others might have found the fragments, and (recognising the mark) known the establishment from which it was brought.

Happily we now live in times when the inspectors under the Food and Drugs Adulteration Act do not allow men many opportunities of keeping adulterants on their premises till such time as their consciences shall move them to get rid of the same. The writer's chief reason for having dwelt on this biography at some length, is that it illustrates the disabilities endured by the youth of that day when they had the like put into their hands to initiate them into the ways of commerce. Nowadays, commercial text-books are available, and efforts like those of Messrs. Cassell & Co. Ltd., with their *Popular Educator*, are helping to diffuse sound practical knowledge of commercial subjects throughout the kingdom. Of the commercial classes too, which are of Chamber of Commerce creation, more remains to be said.

CHAPTER IV

FEATURES OF COMMERCIAL TRAVELLING IN THE PAST

FIFTY or sixty years ago there was a very different class of men on the road to what there is now. There were not so many commercial travellers, not only because trade was less extensive, but because means of locomotion cost a good deal more. Nowadays hundreds of representatives travel with a daily allowance for expenses, which does not exceed twenty shillings, (this may not apply to those whose samples are too heavy or bulky for them to carry), and many are screwed down to fifteen or fourteen shillings, or less. But half a century ago a traveller expected, and generally got, not less than thirty shillings a day for expenses. For then he required a horse and conveyance for most of his ground, so that man and beast had to be considered in the daily reckoning. There are divers opinions amongst those who have experienced both, as to whether this was a pleasanter mode of locomotion for business purposes than railway travelling. The writer has been at pains to collect circumstantial evidence, and finds that in the opinion of not a few, it was, on the whole, neither pleasanter nor healthier. People who have only driven for pleasure, and have selected fine days for the occasions, can form no proper conception of the discomfort attendant on driving in an open or only scantily sheltered conveyance during a pro-

Features Past and Present 35

longed spell of bad weather, or when exposed to piercing cold and cutting winds. Commercial travellers, it must be remembered, are tied to time, and although business was not then conducted with that feverish rush which accompanies it to a large extent nowadays, there were reasons for punctuality in keeping appointments, which must now be referred to.

"I remember," said a traveller to the writer, "being in a certain part of Wales some forty years ago, and a man whom I constantly used to meet—for he took his journeys much the same time that I did—came driving up and said, "Good-morning, Mr. W—. I've just won a bottle of wine through you."

"Glad to hear it. How was that?"

"Why, I bet F— one that I should meet you this morning within two hours after I left G—, somewhere between here and P—" (naming an adjacent village).

The successful wagerer had good reason for counting on the other's punctuality, for in those days a traveller in many parts of Wales neither could with reasonable convenience, nor was expected to, wait upon all his customers. He would instead write to them to meet him at some inn on the neighbouring road, and would often arrange appointments for four or five at the same place, and they were quite ready to come, sometimes walking five miles for the purpose. One energetic traveller in the iron trade was accustomed to arrange matters in this way, and it used to amuse other commercials, who frequently happened to be at a certain roadside inn at the same time, to hear one of his blacksmith customers complain repeatedly that an anvil, which he had ordered through this representative, had never been properly serviceable. "'Deed,

36 Commercial Travelling :

Mr. L——," the Welshman would say, "'twas cracked from the beginning." But the traveller, who was rather more impatient than most of his calling could afford to be nowadays, would put the question by with a "Yes! yes! but come now, what are you wanting at present? Let us attend to that first." And so the matter would go on. Time after time the blacksmith came and renewed his complaint, and the other as regularly shelved it. His fellow-travellers used to chaff him when they met, with "Well, has that anvil matter been settled yet?" Three or four years passed, and one day, when the representative was at the accustomed trysting-place, in walked his customer saying, "I've brought the anvil for you to look at, Mr. L——." This man had actually carried the heavy implement on his shoulder some four miles or more, to show it to the traveller, being resolved that he should not pass the matter over any longer. Nowadays a buyer would probably bundle back a damaged article in the fiercest of wrath as soon as he received it, without caring one whit about the expense of carriage on the same to the senders. But then there was something of a feeling on the part of buyers, especially amongst those who were not well educated, that it was a favour to be supplied with what they wanted. In the present day, merchants would be only too happy if they could get their customers to look upon transactions as conferring mutual obligations. But when men get a train of supplicants for their custom, the tendency is to become oblivious of the fact that the satisfactory execution of an order means that they are getting good value for their money. Fortunately for travellers, not all men are so constituted. There are some who are kindly enough to

Its Features Past and Present 37

express approbation when they have been well served. "Your people didn't lose much time about executing that order," such a one will say, "and it was lucky, for I found I had run all but out of some of the things, and if I hadn't had them in time for market-day I should have been in a fix." Or, "That really was good stuff that you sent me last; one of my customers said he had seen nothing equal to it in the last twenty years." Compliments like these are to a commercial representative as an oasis to the traveller in the desert, and cost nothing.

It is sometimes excessively interesting to listen to reminiscences of commercial travellers' driving-days when the narrator has a reliable memory; and the progress of time is never more apparent than when travelling by rail in company of such a one, over ground which he used to cover before the "iron horse" traversed it. He is able to indicate the striking changes in the features of the places in a way which brings home forcibly the magnitude of the alterations wrought, and the startling result of innovations the possibility of which would have been deemed incredible in the first half of the nineteenth century.

The following driving experiences are vouched for. They happened to a relative of the writer, who responded thus when asked, "Did you never have an accident?"—

"Never anything serious. I got pitched out once right over the horse's head, coming down a hill. I had been paid an account just before with seventeen sovereigns, and my regular money-pouch was so full that I had left them loose in one of my pockets. Every one

38 Commercial Travelling :

of those sovereigns went flying into the dust, but I searched about very carefully, and picked them all up at last. Another time I thought I should have been thrown out because the mare I was driving bolted so violently. I had just driven out from a country town in the early morning when I met a menagerie. There were two elephants in front, feeding from the hedges on either side. The mare took no more notice of them than if they had been cows ; but directly she smelt the lions' cage, off she started, and I thought the trap would be over every minute ; and when at last I pulled her up, she was trembling all over.

"One winter's morning I had just driven past the bottom of a steep hill, when I heard a terrified shout from some men in the road, and on looking round, I saw a horse drawing an empty phaeton galloping furiously down the hill right upon me. A by-road happened to be close at hand, and I instantly rushed my mare into it ; but to my dismay, the runaway horse turned into it after me. I lashed my horse into a gallop, and a fearful race ensued. For some minutes I was uncertain whether I should be overtaken and smashed or not, but when my good mare got into her full stride, we began to leave the other horse behind. After going about a mile at such a rate as I never went in harness before, I saw a cart full of stones in the middle of the narrow road. I just managed to clear it without upsetting, and, a moment after, the horse behind dashed against it and was killed. That was a lucky escape, and I didn't have much driving after that, for the railways were being extended all over my ground, and I soon found it more convenient to go by rail, and just post here and there on occasion."

Its Features Past and Present 39

A well-known Bristol citizen, Mr. Thomas Lang, who was a member of a firm of wholesale iron merchants, and who represented them in the west of England, had a narrow escape of his life on one occasion. The following details of his adventure appeared in the current number for June 1850 of the *Household Narrative*, which, as some may remember, was the monthly supplement to *Household Words*, conducted by Charles Dickens:—

“On the evening of the 30th of May, Mr. Thomas Lang of Bristol *nearly perished while crossing the Dangerous Sands* between Hayle and St. Ives. The horse of his carriage suddenly disappeared in a quicksand, and he felt the carriage rapidly sinking. He sprang from his seat, and with much difficulty succeeded in struggling to firm ground. The horse and carriage were rescued by the aid of about twenty men who had seen the accident from a distance. Had it happened after dark, or when the tide was flowing, escape would have been hopeless.”

Commercial travellers have not departed from the custom of their predecessors of having mid-day dinner. Here and there (in some hotels in the Channel Islands, for instance), late dinner is provided for them ; but a quarter-past one is the usual time for it. Men who have risen at a fairly early hour, and been on their feet a good deal, and had to do a fair share of talking, are generally ready for something solid when one o'clock is past ; and travellers are no exception. So they have not come, as a body, to dining late, although some of them advocate tolerably substantial teas.

For several years, what is termed a “free dining-table”

40 Commercial Travelling :

has been in vogue in the commercial room—that is, each can order what he likes in the way of drink without further responsibility ; but formerly, whether he drank it or not, if a man sat down to the commercial dinner, he had to pay his share of the wine ordered. The understanding was that this should be based on the computation of a pint of wine to each diner. The liquor was ordered by the president. To this day the old regulation is preserved, that the traveller longest in the hotel must take the head of the table as president, and if there has been a general exodus of a morning, and a fresh batch of arrivals comes in just in time for the midday meal, the one who first enters the commercial room is expected to preside. Then, as at present, the president carved, any second joint or poultry being operated upon by the vice-president, and the same in the case of sweets. He would usually commence wine operations by saying to the assembled company, “ Well, gentlemen, what do you say to a bottle of sherry ” (or more than one bottle, if there were a fair-sized assemblage), “ to begin with ? ” This was ordinarily agreed to by common consent, and later on, he would in all likelihood make such a further suggestion as, “ Now, gentlemen, suppose we have a bottle of port.” It was very often a case of sherry first, and port afterwards. A traveller’s dinner, inclusive of wine, very commonly cost him four shillings and sixpence, the meal itself being seldom more than two shillings. But if it was the general opinion that the dinner was poor or badly cooked, the president usually put it to the table that the full quantity of wine should not be ordered ; and so, by having half the conventional pint per head, they would signify their disapprobation.

Its Features Past and Present 41

Toast-drinking, or at least one toast, was the regular order of the day. A president who did not begin by asking the company to drink to the health of the Queen, would have been considered ignorant of commercial table usage.

Asking one another to have a glass of wine, which was the regular custom, was practised not only with a view to good fellowship, but as a means to an end, namely, that each might get a fair share of the liquor to the cost of which he had to contribute. One plain-spoken old traveller, who had not the tact to hide dislikes, was challenged in this way, and answered surlily, "No, sir, I won't." "Come, come, Mr. D——," said the president of the table, "don't disturb the harmony of this gathering." Others speedily reiterated this recommendation, whereupon the invited party poured wine into his glass and looked at and bowed to the inviter in orthodox fashion, but said grumpily, "Well, sir, I'll drink with you, but I don't like you." When all the wine had been had in, the president would call for the dinner-bill and see that it was correct, and each man's share would be duly charged to him with a slight excess in case of indivisible pence. For example, if there were eight diners, and the total came to 31s. and 6d., four shillings apiece would be apportioned, and the extra sixpence derived in this way would be divided for the funds of the Commercial Travellers' Schools and the Commercial Travellers' Benevolent Institution. This was the common practice some half a century ago, and continued till "free tables" came in, when another mode of collection for these institutions was adopted, to which reference will be made later on. The diners were not expected to

42 Commercial Travelling :

hand out the money for their shares then and there, but, by such an arrangement, each man knew, before quitting the table, how much he was liable for. A commercial traveller relating his experiences to the writer said, " I felt very uncomfortable when I first went on the road. After I had been out a day or two, we all came in to dinner, and one of them said, ' Who's president ? ' The waiter pointed to me. I didn't understand, and said, ' I'm not the president. ' ' Yes, you are, ' said one of them. ' But I'm not, ' I said. ' You are, ' he said, and was inclined to be nasty about it. But someone else said, ' Oh, let's sit down, let's sit down, ' and one of them took the president's chair. But that wasn't all. When the bill was brought in, I saw them all looking at it, and reckoning up, so I took out my money to pay for what I had had. I did feel a fool when the thing was explained to me."

This was a case of the new boy at school over again. Parents frequently do not take half enough trouble about advising their boys how to act when they first go to a school, and so do not help them to steer clear of rocks ahead ; and, in like manner, those who start new men " on the road " are not always careful enough that these shall be posted up in commercial etiquette. If they were less reprehensible in this respect, it would in all probability be better for their own commercial interests. For a representative whose equanimity gets upset is less likely to do good work for his principals for the time being.

It may be worth mentioning here that, as regards smoking, the same rule that still holds good existed then, namely, that no one should begin to smoke in the commercial room before 9 p.m.

Its Features Past and Present 43

The modern commercial traveller is apt to resent what he considers to be in any way an infringement on commercial-room unwritten laws, but it is questionable whether his predecessor was not far more punctilious. More pompous he was certainly, on occasion. There was one individual who used to drive his own carriage in South Wales with a man in livery in attendance. He was, in commercial phraseology, "very much too big for his boots." One day his man brought in a message as he and several other "commercial" were sitting at dinner. After he had delivered it, his master poured out a glass of wine with, "There, John, now you can drink the healths of all these gentlemen." The man did as he was bid, but had not had time to leave the room before another traveller rang the bell energetically for the "Boots," and, upon his appearance, greeted him with, "Boots, here's a glass of wine for you to drink the healths of all the gentlemen present." Boots did not know what to make of it, but drank his wine with, "Good health, gentlemen." Thereupon he of the liveried man-servant asked in a lofty tone what the other meant by summoning the Boots in that fashion. The answer was sharp and short: "Well, I've just as much right to ask him to drink the healths of this company as you have to call in your private servant to do it."

If a traveller happened to come in late after the rest had begun dinner, he ordinarily did not plump himself into a seat without first bowing to the head of the table and saying, "Mr. President, will you allow me to have the honour of joining this company?" Whereupon the president would smilingly acquiesce. There is no doubt but that those observances

44 Commercial Travelling :

strengthened the bond of friendly feeling between commercial travellers, but two things have considerably militated towards eradicating them. The spread of teetotalism led to the "free table," as men felt uncomfortable about expecting others to pay for what they did not share in drinking when increasing numbers no longer made such cases exceptional. The increased rush of business, and devotion of less time to the act of dining, naturally inclined men to waive ceremonies. A man who wanted to be off as soon as he could, naturally liked to sit down quickly and begin; and when it became evident that there was a necessity for greater haste, the expediency of dispensing with formalities which took up precious moments became recognised. The hotel keepers as a body found that it was necessary to raise the price of the meal, to make it pay when universal wine-drinking went out at the commercial dinners. But many travellers who had wives and families used to find the expense of sharing the wine bill a serious strain on their pockets, and although comparatively few of them systematically shirked the dinner, partly because they were afraid of making themselves unpopular with their fellows, and partly, too, because they had generally the sense that it would not be fair to do so and yet participate in other commercial-room privileges (no sensible landlord, who desired to keep a commercial travelling connection together, thought of raising the prices of bed and board on them however much his rooms might be in demand for some festive occasion). They, nevertheless, would at times work on a good breakfast, a bread-and-cheese lunch, and make up with something more substantial than usual at tea-time.

Its Features Past and Present 45

An experienced traveller recently informed the writer that he had noticed the growing tendency of travellers in some large towns, to take a light lunch, and dine subsequently with the ordinary coffee-room visitors, after finishing the outdoor work of the day. One traveller, commenting on the altered state of things in the present day, remarked with bitter truth, "The change is one caused by lower pay and greatly reduced expenses" (i.e. travelling allowances), "and many men are driven from the fine old Commercial Hotels to cheap Temperance Houses. In these places one has only to look at Dendy Sadler's fine picture of 'The Bagman's Dinner' to see how we have fallen. Sadler shows us that our bagman forebears sat down to dinner as a sort of masonic rite. They drank wine that our employers can scarcely afford now, and drank it, too, sitting on Chippendale chairs and looking at Sheraton workmanship which our masters would have to pay several years of our present salaries to acquire."

One would like to bring forward evidence to contradict this asseveration of the diminished emoluments pertaining to the post of commercial traveller, but unfortunately it is true in the main. Some few of the fraternity receive higher salaries than their predecessors did, but there is no doubt that the allowances for travelling expenses are now cut down to a far greater degree than in the past.

The Sunday commercial room dinner was formerly an institution to which importance was attached. Nowadays most commercials manage to get home at the end of the week; in fact, so little business can be done in many places on the Saturday, what with markets and early closing, that not a few find it ex-

46 Commercial Travelling :

pedient to return on Friday night. But in the days of driving and less adequate train service, men often had to stay away from home for three or four successive weeks, if not more ; and it paid employers better to give their representatives Sunday expenses rather than lose the time which would be taken up by returning on the Saturday and starting again on the Monday. In point of fact, it would often have taken men the whole of that day to reach the place which had to be worked, to say nothing of the expense incurred. Not thirty years ago merchants often used to complain that their travellers were too given to getting home for the Sunday and losing some hours of the Monday thereby. They preferred to pay in full for the Sunday out rather than that their representatives should lose half a day on Monday. Diminished profits and quicker means of locomotion have quite revolutionised this order of things, to the advantage of the home life of the traveller and to the disadvantage of the pocket of the innkeeper. A traveller can now leave London at a later hour than that at which many a working man has to start for his day's labour, and yet be at Birmingham or Bristol shortly after 10 a.m.

"Forty or fifty years ago," quoth one veteran of the road to the writer, "travellers were travellers. They were out nearly all their time from year's end to year's end, and they did nothing else but travel. But now, men who do clerks' work in the office for nine or ten months in the year are often sent out on journeys for the remaining two or three. Travellers used to be thought more of. I have seen great changes. In those days some travellers used to go through places and never think of calling upon the smaller men, so

Its Features Past and Present 47

that it was thought an honour by some tradesmen to do business with them. There was one large spice-house (this establishment is still in existence and holding its own in the teeth of competition), that was respected pretty much, as the Bank of England. If a man was known to deal with that firm it considerably added to his reputation. Nowadays travellers cannot afford to neglect any men who can give them orders and pay to time. And there is wisdom in not passing them by, for it should be remembered that a small fish is just as good eating as a big one, only there is less of it; and also, men who begin in a small way get on to bigger things, and often will stick as much as possible to firms who supplied them well when they first began."

Treating customers was more in vogue then. It has now gone out to such an extent that it may be said not to be the common practice of commercial travellers, in spite of a very general opinion to the contrary. Of course, there are plenty who do offer hospitality to buyers, but the hotel bar is now much less of a rendezvous between travellers and their customers. Half a century ago shopkeepers expected to be asked over and offered drink, and more than hinted so. "I remember one close old shaver," said a traveller, whose journeys took him to South Wales, "who always used to tell me he would come across to the inn in the evening and finish business with me. Well, he used to come, and after I had got his order, I would say, 'Well, Mr. —, what will you have to drink?' But when the liquor was brought in, he would say, 'Well, 'deed, I'd rather drink it at home,' and out would come his bottle and funnel, and he would take it away with him."

48 Commercial Travelling :

Said one merchant, "If the public really knew all the ins and outs about the ways in which some men did business, they would not believe in them so much when they are written about as having been great philanthropists. My father travelled for one of these, who had made his fortune in the drapery business, and he told me himself, that this man, who was thought such a lot of, used to instruct his travellers to 'soak' " (i.e. lead on to drink to excess) "their customers to any extent."

The treating was not then, nor is it now, entirely one-sided. Travellers of pleasing address often get some form of hospitality pressed upon them. Still, anxious parents, who weigh the considerations of a mercantile career for their sons, should disabuse themselves of any supposition that the everyday life of a commercial traveller is one in which alcoholic drink is invariably a prominent element. The day is all too short for busy men to get the day's work into it save by close concentration, and there is almost universally less dawdling over what has to be done. These things naturally militate against adjournments for liquid refreshment. At the same time, it is true that travellers who hire rooms in hotels for the display of their samples are much given to offering hospitality to buyers whom they invite there to inspect them. However, some of these come from a distance, and really stand in need of some refreshment. With reference to transactions between travellers and principals of mercantile houses, there are hundreds of men who can say that in the course of twenty years and more they have never effected these over wine or spirits. Those who may be sceptical as to the truth of this

Its Features Past and Present 49

statement will do well to note what the writer has to say later on in connection with certain statistics relative to the death-rate of commercial travellers. Those representatives who have bibulous propensities get quickly marked by their fellows who are wont to indulge in speculations as to how long their intemperate habits, and their consequent desultoriness, will be tolerated by their employers. However, as work has to be got through in a shorter time in the present day than in the past, there is reason to believe that the intemperate traveller does meet with his discharge quicker than of yore. The truth of the following, which is a reference to an occurrence of some twenty-two years ago, is answered for :—

“What has become of B——?” said one traveller to a customer, “he used always to be here much about this time.”

“Oh,” said the other, “I am told that his firm have shunted him at length. They couldn’t stand his goings on any longer. The last time I heard of his being here he took to his bed after a big drink, and didn’t get up for three days, and wouldn’t open a letter. At last, the maid who brought him his meals said, ‘Really, Mr. B——, you ought to open your letters; there may be something of importance in one of them.’ But old B—— only said in a boozy voice, ‘There may be something of importansh to my employers, but there’s nothing whatever of importansh to me.’”

The traveller who heard this, commented, when relating it, “I must say that there was a great deal more of that sort of thing when I first started travelling than there is now.”

CHAPTER V

ASPECTS OF PRESENT-DAY COMMERCIAL TRAVELLING

COMMERCIAL travellers are very much given nowadays to saying that they wish that their employers would go out on the road themselves to realise the increase of competition. "It is all very well," one of them will complain, "for old So-and-So of our firm to talk about the orders that he took thirty years ago. Why, I should say there are three or four times as many men on the road now as there were when he used to travel." Now, old So-and-So's view of the matter, in all probability, is that he knows perfectly well that there are more travellers since his day, but then there is more business to be done now, because trade and populations have so increased.

"Why, bless me!" he will say, "look at the town of C——. When I used to go there, there weren't many more than fifty thousand inhabitants, and now there are over one hundred and fifty; and yet our fellows who go there can't do as much as I did."

Well, there are certainly two sides to the question as to whether more or less should be done by the present-day traveller, but it is easy to cite arguments to support his view.

It must be remembered that foreign competition is a serious element to militate against the success of the modern traveller, for it has resulted in our doing

Features Past and Present 51

business with a less margin of profit. Consequently, the English merchants and manufacturers strain every nerve to make up for this diminution by a larger turn-over—that is, by doing more business—so they are keener in securing the orders of all parties whom they believe to be solvent buyers of their articles. So the tradesman of sound reputation gets waited on more and more. He in his turn is forced by the exigencies of trade to look closely to purchasing prices; for Co-operative Supply Associations, and greater facilities to the public for obtaining goods from a distance, have lessened *his* margin of profit also.

It is really no exaggeration to affirm that to earn as much as their fathers did before them in similar businesses, many shopkeepers require at least twice as many customers.

“Twice as many!” one will exclaim when questioned, “we want three times as many! I don’t get an average of fifteen per cent. gross profit, my father used to get more than fifty; and my rates, taxes, and labour expenses are higher than ever his were.”

“Well, then,” the sceptic may say, “more than three times the number of people live in the neighbourhood now than in his time.”

“Quite so,” will be the answer, “but there was not another shop of the kind in the street. Now, there are at least five within two hundred yards from here.”

And so it is. The fact remains that, taking them all round, the individual trade of the ordinary retailer or of the small manufacturer has not increased in the same proportion to that of large wholesale firms. There are more distributors to the public than there ever were, so the trade is divided up, and unfortunately

52 Commercial Travelling :

for those who do it, the margins of profit are so reduced that the strain entailed in paying their way and maintaining themselves and those dependent on them is considerably enhanced, and is not conducive to their giving time to listening to travellers, if they believe that the latter are trying to sell them anything that they do not stand in need of.

"Only get your customers to try it, sir, and I am sure they will be pleased," says the pertinacious seller. "I have to sell my customers what they ask for," is the common reply. The shopkeeper nowadays does not want to spend time in introducing other people's articles to the public. He expects them to do that for themselves. "You advertise and create the demand, and then when people ask me for your goods I'll stock them," he will say; "but don't expect me to spend my time in telling customers that your article is better than what they have had of me up to now."

This does not apply to the sale of every class of goods, but it does so almost invariably where novelties are concerned. When tradesmen can get people to buy articles from them which they sell as their own, they are not quite so restricted by competition. For example, if J—— and W—— be saddlers in the same street, each may sell a harness composition, and one of the two may get rather more profit than the other, if both sell articles bearing their own names, and yet both may get a good profit. But if neither can get a sale for any article of the kind except that of some well-known firm, and so are bound to sell it, competition drives them both into retailing it at a similar price, which yields less profit than would either of the preparations sold as their own could they induce the

Its Features Past and Present 53

public to take them. But people naturally apply to them for makers' articles which have gained a reputation, and these they are bound to sell with those makers' names on them as vouchers for being genuine; unless they can persuade their customers to take something else instead, which in the majority of cases is not an easy thing to do. When the articles sold under their own name are really good they may gradually acquire a sale for them by getting people to try them, and it is to their interest to spend time in doing so. But if a grocer, for instance, have a demand for three brands of cocoa, the makers of which are well known to the public, and a traveller comes in and wants him to buy a fourth brand, which is not yet well known in the district, and urges him to do so merely on the strength of his, the traveller's, asseveration that it is a better article than the other three, and that his customers will be pleased with it if they try it, the grocer will be pretty sure to cut short his burst of oratory and tell him he has no time to waste in listening to him. Nay, he may go further, and say that it is like the traveller's assurance to expect him to take up anything for which there is no call. "Well," will say the traveller, "but I can sell you this at a price that will give you a splendid margin of profit." "No, you can't," will be the answer. "'Twon't pay me to sell one tin of your make after a lot of talking, and get threepence on it, if I can sell a dozen of another make in shorter time, without any talking at all, and get a shilling on the lot. So good-morning, sir; I'm busy."

Half a century ago, or later indeed, not nearly so many houses had by advertisement or other means established a reputation for proprietary articles, so

54 Commercial Travelling :

a traveller, who wished to sell something new, had not to encounter these obstacles to the same extent, and often found that nothing of similar nature had hitherto been introduced into the district. With greater bulk of trade has come a more than proportionate host of imitators of those who are believed to be doing a large portion of it. This has resulted in increased worry to travellers for the older houses, and also in abrupt receptions of new competitors trying to supersede them.

The standard of quality is now much more uniform, as makers try hard to perfect their articles, and dealers in produce are driven by competition to be most careful in their selections and rejections. But forty or fifty years ago great improvements were being made, and shopkeepers found travellers introducing articles to them which were so infinitely superior to those which they had been retailing, that they positively welcomed them, and felt grateful to the travellers for helping them to please their customers and increase their trade. But nowadays one firm's goods may be rather better than those of several others, but it is seldom that they are infinitely superior. Few firms can charge twenty or thirty per cent. more than the average price, on the ground of superior excellence of quality. Some of them have tried to meet competition by offering two qualities, whereas they used to sell one only. The result of this has been, over and over again, that they have had to so perfect their second quality that the demand for their dearer article practically dies out. "Dear me, Mr. —," a customer will say to a representative, "we don't get a tithe of the demand that we used to have for your number

Its Features Past and Present 55

one such and such an article." To which the ordinary response is, "No, sir; that's what others of my customers remark. The fact is, people are going in for cheapness nowadays." But, in reality, processes of manufacture have been so much improved, that the manufacturer can produce an article which, although termed second quality, affords much better value for the price paid for it than does the so-called number one, which may be only slightly superior and yet charged considerably higher, because it has not been reduced in price proportionately to the cheaper cost of production which improvements in manufacture have effected, and by which the value of the second-quality article is computed. The knowledge of buyers has increased, and they are no longer disposed to pay what is asked of them, unless persuaded in their minds that the sellers regulate their prices on some sound basis. The day is gone by for that stamp of travellers who (as one assured the writer's father) were wont to assert in confidence that high prices were "merely a matter of nerve." Plenty of evidence could be forthcoming to show that wholesale merchants and manufacturers used frequently to charge different prices to men who bought equal quantities. There was a too prevalent feeling that one man could afford to pay a higher price than another, and therefore he ought to be charged more. Consequently, men attempting to do a wholesale trade, small though it might be, so long as they did not sell over a counter to the public, often got better terms than others who, although doing more trade in the aggregate, maintained retail departments. A manufacturer sending to a firm of wholesale dealers for some ingredients requisite for his processes, was fre-

56 Commercial Travelling :

quently charged higher prices than the latter exacted from other wholesale dealers for similar consignments, the defence for doing so being that the manufacturers would get more profit out of the article fabricated from these raw materials, than would the wholesale distributor, who required them to sell again just as they were. This was carried to an absurd degree. Men who professed to do a wholesale trade would (some of them attempt it still), when they only required goods to the value of a few shillings, write to firms to this effect: "Please give your *very lowest* wholesale prices for such and such articles." Co-operative trading has had a salutary effect in knocking a good deal of this kind of thing on the head. A firm habitually sending orders to another business establishment for goods amounting to not less than ten pounds on average, may reasonably expect, if ordering consignments of less value on occasion, to be charged for these at a lower rate than the sellers require from others who always order petty quantities, but that is a different thing to claiming preferential treatment on the score of not doing direct trade with the public. It is unreasonable that a retail tradesman, who makes larger annual purchases from one establishment than wholesale firms do, should not buy on as favourable terms as they. But such used to be the case. One man's money was not regarded as good as another's—that is, he was not given the same value in return for it. The fact that this state of things existed, tends to show how much less travellers were impeded by competition, and what numbers of traders had hazy notions about fair market values.

It must be remembered, too, that in times more

Its Features Past and Present 57

approximate to the first half of the last century, shopkeepers and small manufacturers were, as a class, far more illiterate than they now are. Writing was a positive burden to many of them, and some would openly aver that they would rather walk miles than write a letter. Then, again, they had not the same means of getting market information. Price-currents were not universal, and those that existed were less indicative of market changes. Nowadays there are several trade journals in connection with almost every recognised industry. Those that existed in the time referred to, contained neither the same proportion of commercial intelligence that is positively required of a trade organ in the present day, nor had they a similar circulation. A tradesman feels that he must have access regularly to some journal which will keep him posted up in market prices and trade developments. Many a young traveller, whom the party waited upon considers too self-assertive, gets arrested in the out-pour of what he considers to be valuable information, for which his desired customer ought to be thankful, by, "I can judge that for myself. I take in *The Public Ledger*" (or some other well-known trade organ), "and I see how prices are going."

In point of fact, trade intelligence was less accessible and more costly. Many trade journals, which used to be brought out once a month, are now produced weekly, and the pages of advertisements which they contain, exceed in bulk of printed matter the whole contents of those monthly issues.

Consequently, the tradesman depended much more upon travellers' information, and was grateful for it, and sometimes felt very helpless when he missed getting

58 Commercial Travelling :

it. The writer knew of a chandler in Wales who never ventured to buy tallow without first consulting a traveller who used to wait upon him from a large soap and candle manufacturing firm in the West of England. After some years that traveller, who has since earned the highest esteem and gratitude of his fellow-citizens for many years of disinterested devotion to civic interests and philanthropical efforts, ceased to travel, and remained at home to help to conduct the affairs of the firm. The chandler found that he simply could not get on without consulting him, and took to reversing the former positions, by journeying periodically to interview the ex-traveller in his office, to consult him about favourable times to purchase tallow. He, the buyer, came to the seller to ask advice, preferring to go to this expense rather than rely on such information as the traveller's successor, a well-meaning but less experienced man, could impart to him. In the present day many traders have reason to be under obligation to travellers for judicious information, but unfortunately the increased band of commercials includes too many who, thinking that they know what their customers do not, irritate the latter by taking up their time with a flood of unsolicited verbiage, which makes the busy trader inclined to anathematise the whole race of travellers. A man who gets poured upon him a torrent of words, which he considers to serve no purpose, is not likely to apply to that same source when he does want to know something, and nowadays there are plenty of other fountainheads. It is this loquaciousness which sometimes results in letters being despatched, so that principals have the annoyance of reading: "Tell your traveller not to call upon me,

Its Features Past and Present 59

I would rather remit direct." Or, "I do not like your Mr. —; he talks too much."

An experienced business man, however, knows that in some of these cases the traveller is not always to blame, except indeed for lack of that invaluable thing—tact. Sometimes he may have given offence by trying to fulfil instructions from home, in the way of not hesitating to ask for money when due. A man of tact will know how to solicit payment with firmness, and yet in no offensive manner; but a zealous, less-gifted one will sometimes create a very sore feeling by his mode of application. Sometimes, too, letters requesting that the traveller shall not call are merely an attempt to extort more credit than is justified by the terms of sale. If goods be sold on terms of three months current journey account—that is, with an understanding that all goods had within each term of a quarter of a year are due to be paid at its expiration—and that the traveller shall customarily call and collect the payment within a few days after that (the traveller's ordinary call for collection of money due is an accommodation, not a legal obligation), it is rather shabby on the part of the buyer, if in his power to do otherwise (some of them, poor fellows! are sorely put to it), to take such extended credit that by the time he remits for the amount of an account owing, another is not far from being due likewise. Thus if he contract to pay the traveller, who calls upon him early in the month of April, with an account for all items of goods bought from the house that he represents, during January, February, and March previous, he ought not to say, "I prefer to remit direct," and then delay his payment till May or June. Of course, some houses enter into

60 Commercial Travelling :

regular agreements to extend credit for certain consideration favourable to themselves, but in the ordinary way of business, when an account is properly due, goods having been bought according to specified terms, the buyer is not justified in postponing payment in the manner indicated.

Sometimes the writer has seen the announcement appear amongst the printed matter issued by a tradesman : " No travellers interviewed." But men who decline to see travellers one and all, must, unless circumstances be very exceptional, suffer in the long-run. Civility begets civility, and, moreover, few men are so positioned in business that they have not at some time or other occasion for asking some form of favour ; and those who are connected directly or indirectly with travellers whom they have treated with scant courtesy may be the very ones whom they have to approach. Many men absolutely cannot afford the time to listen to all the travellers who solicit orders of them—numbers can ill afford the time that they *do* devote to giving audiences to commercial representatives—but if they take to refusing these altogether, they may miss much that would have stood them in good service. A traveller who moves about and keeps his ears open can pick up and piece together a good deal of information about traders' commercial stability, and is sometimes in a position to benefit others by it ; but if he knows that his own firm have had trouble in getting payment from a party who is also a customer of Messrs. —, whose orders he solicits, he is not very likely to suggest caution to the last, if he does not receive what he considers proper consideration when waiting on them. Then, too, unexpected events may place a quondam purchaser

Its Features Past and Present 61

in the position of desiring a special favour from travellers who have waited upon him. For example, amongst those who are persons eligible for relief from that well-conducted organisation the Commercial Travellers' Benevolent Institution, of which more particulars will be found in another part of this book, are (the following is extracted from a printed leaflet supplied by the secretary): "Members who have been employed as commercial travellers, and have travelled in the country for at least six months in each year, and have subscribed for at least five years consecutively, or have become life governors." A case came before the writer's notice of an applicant for relief who was a wholesale dealer in a small way of business, and who, after many years of hard work, found competition too much for him, and applied to the Commercial Travellers' Benevolent Institution for help. But each period of distributing the relief that it affords brings not a few applicants for it, and every subscriber has a certain number of votes; and although many contribute to its funds who are not actually "on the road," commercial travellers constitute a large proportion of the voters. Consequently they get canvassed a good deal by those interested in candidates. One kindly, good-hearted traveller, who owned that he himself had sometimes been treated brusquely by the applicant referred to, but who pitied him, bestirred himself in his interests, but he said he found it was no use. "Directly I say," he said, "'Can you give me a vote for old —?' 'What?' they say, 'vote for that old bear who treated me like a dog when I called upon him? Not if I know it!'" So Nemesis came upon a man who for many years had worked hard, often

62 Commercial Travelling :

being away travelling for five working days out of the six, but when he was at home he was so uncivil to travellers who called upon him, that they did not forget it when he in his turn would have been glad to have had consideration from them. The shocks of trade are very severe sometimes, and some men who, at one time, little thought they would want others to assist them to pecuniary relief, find themselves reduced to the humiliating position of applying to them for vote or interest, and, as has been instanced, this may fall to the lot of a man who has for years had to treat with travellers, and the result of his application may depend on the way in which he was wont to receive them.

But, all the same, travellers see for themselves what numbers of representatives there are. Those who are paid to give time to offering goods for sale, should remember that those whom they approach are often men who are as anxious to sell to the public as they, the commercials, are to them, and that, consequently, these vendors are not prepared to give up as much time to the acts of purchasing separately from several travellers in one day, as the latter are ready to devote to trying to sell to several traders whom they think to be capable of buying what they offer to them.

It is a constant complaint of buyers that travellers will not take hints and go when they are requested to, and that is why many of the former will admit that they are sharper and more abrupt in the tone that they use to them than they would adopt otherwise. Sometimes they bring this lingering on themselves, by assuming too much indifference in the first place. A traveller will, for example, call on a customer, and the latter at first states or implies that he is full of stock

Its Features Past and Present 63

and not open to purchase any goods of the class offered. Then after a little conversation he says, "What is your price for such and such an article? I may be buying some more of it before long possibly." The traveller quotes him a price. He says, "Oh, that's no inducement to buy forward." The traveller does his best to meet his customer's views as to price, and eventually they come to terms. Then the buyer pretends to make a reference, and says, "Oh, I find I am lower than I thought I was. Tell your people to execute the order without fail to-morrow," the fact being that he wanted to buy all along, but thought that, if he dissimulated, the traveller would abate his quotations.

But another time he may be full up in reality, and then suffers annoyance on account of his former subterfuge, for the traveller, thinking that the same game is going to be played over again, will not accept his refusal to buy as final, and commences importuning till the customer gets irritated. However, he has brought it upon himself by having beaten about the bush before, and he and the like of him evoke a response not uncommonly made by a traveller when savagely addressed with, "Will you take No for an answer?" It takes the form of, "Well, if I did so always, I should have lost a good many orders that I have booked."

A customer sometimes feels specially vexed that a representative will not take the hint to go, because it does not suit him to tell the real reason why he cannot buy when the other is offering him something at a low figure. It is because if he did buy it he could not conveniently find the money to pay for it; but he does not want to expose the state of his finances, and so tells him merely that he is not open to purchase. In point

64 Commercial Travelling

of fact, many a traveller has had reason (though the case is too often reversed), to be thankful that a tradesman did not give him an order, when he hears shortly after his call that the latter is in liquidation.

It can scarcely be wondered at that a man who is trying to conduct his business straightforwardly, and knows that he has bought as much as he can afford, gets sore and disposed to be snappish when traveller after traveller comes in to try to get him to buy more. His predecessor of half a century or so earlier was less likely to be ungracious on the same account, for the simple reason that nothing like the same number of travellers called upon him; so that he neither was tempted to the same extent to commercial dishonesty, nor was irritated by being forced to resist temptation so persistently. The fault of over-buying is often largely due to a traveller's instrumentality. Cases like the following one occur through it. A tradesman, who was reproached by a firm for having given a larger order than usual, and then compounded with his creditors before payment for that order was due, answered, "Well, I told your representative that I didn't want to buy more than I could help just then; but he would press the goods on me, and said I should be sure to sell them off quickly, because the market was going up. Instead of that, the price went down, and others began pressing me, so that I was forced to offer a composition, with the goods on hand at the time."

CHAPTER VI

CHANGES WHICH AFFECT THE COMMERCIAL TRAVELLER

FORMERLY, men were wont to lay in larger supplies in proportion to their requirements. This is a matter which requires elucidation, or the statement may be refuted by some who misconstrue its application.

So much greater now is the volume of trade, that many merchants and manufacturers do buy at one time at least five times as much as did their immediate predecessors. But they do so because they have so extended their businesses that they require more for the demands of one week than those that came before them did in five. Their general disposition, however, is not to lay in stocks in advance, unless actuated by special circumstances, such as the probability of an imminent rise in value, or a suddenly increased demand. The aversion from stocking in advance, which, of course, entails store-room and outlay of capital, is manifest from the great increase during the second half of the last century of "contracting forward," that is, purchasing a quantity calculated to meet requirements for six or twelve months without having to pay for it all at once, or receive it all in one delivery, the alternative frequently being that it shall be taken in equal quantities monthly, each lot thus received to be paid for by a certain date in the following month.

But formerly, say forty years ago, the ordinary

66 Commercial Travelling :

shopkeeper, especially those not actually carrying on business in the great central cities of commerce, was disposed to buy stock with a view to distribution for some time to come. Carriage was a serious consideration, freights were heavy; and the custom so much in vogue in the present day, namely, of delivering goods for the home market on carriage-paid terms, was in the majority of classes of trade comparatively unknown. Therefore, a trader considered that he saved more on the whole by buying more goods than he needed for prompt use and sale, than if he subjected himself to the greatly increased charges of carriage if he bought less at a time. For the freight payments which he would, for instance, have to make on three separate lots of five hundredweights each, would far exceed that on one delivery of fifteen hundredweights. It is true that to this day the principle is the same, and that railway and steamship companies maintain a carriage rate which diminishes proportionately to the increase of weight carried; but the difference in earlier days was much greater than it is now.

Then again, a man who ordered goods could not count upon receiving them with anything like the present-day promptitude. "In my young days" (1850-60 was the time referred to), said a veteran merchant in the writer's hearing, "if men gave orders and had them executed within three weeks, they were generally very well satisfied."

Sometimes the traders of this earlier period would order goods to be shipped from one port to another, and as the vessel, plying between the two, would frequently be delayed in its trips through stress of weather, they had to allow for that contingency,

Its Features Past and Present 67

lest they should run out of stock ; and so they took care to order fresh consignments before they had considerably reduced the bulk of their previous purchases. Thus it might be said that, year in and year out, they did not stock for twelve months' supply but for fifteen or eighteen months. They seldom wrote for goods, because by giving the travellers orders calculated to anticipate wants in this way, they had less need to. It was a serious matter to get out of stock with the chance of not being able to renew it for weeks. To this day, provincial shopkeepers generally show to advantage, as compared with those of the metropolis in respect of keeping stock. The writer speaks with experience. Hundreds of London suburban shops are built with no cellarage to speak of, and very limited stock-room, and the result is that many of the dealers run out of stock to a degree calculated to surprise anyone who has lived in any fair-sized provincial town. It is naturally incomprehensible to such a one to find a chemist temporarily without four ounces of strong liquid ammonia in his shop, and a respectable stationer lacking an ordinary thin envelope suitable for a foreign letter, and post-offices at which only thick post-cards are obtainable, as they "haven't got the thin sort." But these London shortcomings are only too true.

Let a London commercial traveller bear witness:—

" ' You'd be surprised, sir, if I were to tell you all that I know about the stocks that some of these tradesmen keep there. It's a regular hand-to-mouth business with a good many of them. They don't seem to care to keep more than a couple of days' supply. I'm not speaking of your peddling little traders in the poorer

68 Commercial Travelling :

quarters ; I'm talking about those who keep smart shops in the fashionable parts. How do I account for it, sir ? Well, you see, they have to pay big rents, and they are generally cramped for room. That's one reason. Then another is, that they know if they send an order to us of a morning they are as likely as not to get the goods the same evening or the next morning at latest. In fact, sir, they expect that of us. We get driven pretty sharply sometimes, I assure you !¹

"These words were spoken to a West of England merchant by an able and experienced traveller for a highly respectable London firm. The merchant had within the previous few days received a shoal of calls from London commercials. It had set him thinking as to how it could possibly pay them to flock in such numbers to his city. He had mentioned the circumstance to the traveller referred to, and had said, 'Your London is such a big place, isn't there trade enough there to occupy you that so many of you come here so constantly ? How can it be worth your while ?'

"So, on the reliable word of this representative, country orders were all the more acceptable because they were generally larger, though perhaps less numerous than those received from merchants and traders in London."¹

This keeping what is termed a hand-to-mouth stock is one of the reasons (although not the only one, as will be explained later) why a traveller is now not

¹ This extract is reproduced, by courtesy of the proprietors, from the *Bristol Observer*, Saturday, 26th April 1902, where it appeared in an article by the present writer, intitled, "Facts and Conceptions concerning the Metropolis." The traveller's statement was made in his hearing.

Its Features Past and Present 69

uncommonly greeted with, "Good-morning, Mr. ——. I couldn't wait for you this time, so I sent on the order to your house a few days ago." This often does not meet the representative's views, although a third party, hearing such a statement, might conclude that it was satisfactory. The representative knows that under such circumstances the order so sent is not as large as he would look to take from his customer. Just as Mr. Rudyard Kipling has told us that the private soldier in India is firmly under the impression that he is a profound Orientalist and a fluent speaker of Hindustani, whereas he depends largely on the sign-language, so the average commercial traveller believes, and is usually not over-backward about saying so, that all important orders, which reach his firm from customers on the circuit habitually traversed by him, are due to his personal influence. In fact, he is sometimes responsible for delay in execution. A customer may say, when he calls, that he is not wanting goods, but that in a few days' time he will have disposed of more stock, and then will send on an order when he knows exactly what he needs for replenishment. The representative, wishing that this order shall appear on his order-sheets as if taken by him, asks him not to send it direct to the house, but to post it on to him at some particular place. This often results in some delay, either through the traveller's arriving late at the place addressed to, or losing a post in recopying the order on to one of his order-sheets.

It must be admitted, however, that sometimes he is induced to do so by the attitude which his principals take. He is certainly tempted to do it when he is given a bonus or commission on orders taken by him person-

70 Commercial Travelling :

ally, and not on those which are sent direct to the firm by parties on whom he calls periodically.

Arrangements calculated to stimulate the personal work of a representative require very careful adjustment.

Some principals act against their own interests in the way in which they inspect travellers' work. For instance, supposing that one says to a traveller, when looking over the statement of all the money which the latter has collected on a journey, "I am sorry to see that the total received is less than it was for the same time last year," he is acting injudiciously, unless he has also looked to the ledgers and ascertained whether the total collected for the period in question, plus the amounts remitted in the interim by customers on that ground, is less than what these two collectively were, during the corresponding past period. Otherwise, he is tacitly disposing the traveller to discourage sales made for prompt payments, and this is calculated to militate against the extension of the firm's trade; for numbers of traders who have money at command are anxious to secure any pecuniary advantage offered to a prompt cash payer. That this is patent is proved by the general setting forth on price lists of the difference between the longer and shorter terms of credit offered by those issuing them. So much discount for cash, less for a comparatively short period of credit, and net terms for a longer one frequently appear thereon. Consequently, if a traveller visit a town only once in three months, customers there may order and pay for a good many consignments of goods, whereas formerly, when inducements to cash payments were not held out to them, it would fall to the lot of the traveller to collect the

Its Features Past and Present 71

payment for all purchases from his firm made by his customers there since his previous visit, as well as for the amounts of those orders which he took from them after their settlement of what was due at the time of his calling.

It certainly is the case nowadays that the margin of profit on the orders taken by not a few commercial travellers does not pay their working expenses, and that this is much more the case than it used to be; but, as has been explained, conditions are altered, so that many business firms consider that it pays to retain them in their services so long as the total result from the localities to which they are sent shows a profit. They look to their travellers to keep the connection together. Sometimes difficulties arise which require adjusting, and about which customers have neither time nor inclination to correspond. Further reference will be made to this later on when dealing with travellers' duties. At the same time, it is rather hard to realise how a self-respecting traveller can be comfortable unless the actual honey that he brings to the hive exceeds that which he consumes—that is, unless the profit on the orders that he takes, exceeds the cost of sending him out to get them. He may in many cases salve his conscience by remembering that his collection of the firm's accounts saves expense which would otherwise be entailed; and sometimes, too, he is sent to try and break new ground, in which case the firm would look to a profitable return in the future rather than in the near present. One of the well-worn commercial anecdotes is that of a traveller who, after having been a week away from home, wrote to his employers saying "that he hadn't taken any orders

72 Commercial Travelling :

this time, but that he had made a very favourable impression on the people." The writer himself knew one traveller who *did* write home excusing himself for not having taken orders by saying, "After all, I suppose these things are in the hands of Providence."

In such cases, however, confident though the representative himself may be to the contrary, it is difficult for him to prove the certainty that it has paid his principals to send him out, and that the orders which have come to their house by post would not have been sent there otherwise. Sometimes an employer, waxing impatient under such insinuations, will intimate that there is the possibility that such orders have come in spite of the traveller, who, in his, the employer's, opinion has by his want of success not contributed to the credit of the establishment. Or the representative may get such an answer as this when endeavouring to excuse imputed shortcomings with, "Well, sir, I assure you I did my best"—

"I'm sorry to hear it, as, if that is your best, it is unsatisfactory. If you had owned that you thought you could have improved upon what you did, better things might be expected of you in the future."

Still, it may be fairly concluded that there are more travellers on the road nowadays than are proportionate to the increase of business; and, further, that the average retail trader is not capable of giving as profitable orders to commercial travellers as was his predecessor of some forty years ago. The public do not afford him a proportionate profit. He cannot get long credit on profitable terms. If he take it, he is certain to be outbought by conductors of rival establishments. Therefore he requires his capital to

Its Features Past and Present 73

buy to advantage, and he has to be careful not to purchase more than he considers necessary to carry on his trade advantageously, and is forced to do that with care.

Traders of thirty or forty years ago were wont to place all their orders with a few firms only, and trusting those to be honest and straightforward, they for the most part raised comparatively few questions as to figures charged them, so long as those at which they bought permitted, as they usually did, of a fair margin of profit on their own selling prices. But competition has altered much of that attitude. "'Tisn't in selling that the money is made now, it's in buying," is a common expression with a modern shopkeeper, and consequently few travellers have a walk over.

CHAPTER VII

ON THE VARIOUS NATURES OF FIRMS REPRESENTED BY COMMERCIAL TRAVELLERS

AMONGST commercial representatives, those who appear to be the most comfortably situated, are travellers for firms whose articles have gained such a reputation that they are sold with the proprietors' names affixed, to ensure that the public shall get what they ask for. For example, in many parts of England, two mustard manufacturing firms, alike bearing an excellent reputation, practically divide the trade. The demand for the one or the other make of mustard may vary according to the taste of the district, but the representatives of both firms know that they are certain to get some orders, no matter how small any town may be whither they go in the course of their journeys.

Still these have their troubles. One grievance which many old-established houses have had to complain of, since competition became keener, is that what they consider to be their liberality gets taken advantage of. "Our articles," say manufacturers and importers, "are well known to the public, and no wonder, when for the last fifty or eighty years, as the case may be, we have done our best to keep up the quality. We have always tried to sell to the trade on such terms that there shall be a fair margin of profit on the sale to the public, and now the retailers are giving us no

Features Past and Present 75

end of trouble by cutting down the selling prices ridiculously. The result is, that they are so keen to sell one against the other, that whereas they all used to average a profit of twenty-five or twenty per cent. at lowest on our goods, they don't get ten now, and perhaps not five in some cases." This sort of thing gives the traveller a lot of work. He gets greeted with, "I have no fault to find with your articles, Mr. —, but what's the use of my selling them now? There's G—— down the street quoting them in a list that he sends from house to house at so-and-so; and if he does it, I cannot get a farthing more than he charges." Then the traveller has to look into this and see whether it really is the case that G—— is underselling. Perhaps the case has been a little exaggerated, but that requires careful investigation, and correspondence with the traveller's principals is often necessitated, taking up his and their time vexatiously. The result of such cutting of prices has in some cases resulted in firms' definite refusal to sell to any retailer, who will not sign an agreement whereby he covenants not to sell below a price which, they consider, allows of a fair margin of profit. Some of these, who have resorted to such coercion, acknowledge that the course was very repugnant to them. "But what could we do?" they will say. "We were getting shoals of complaints from good customers that they were being undersold; and it came to our knowledge that when our goods were asked for, some of the shopkeepers did all they could to recommend something else as a substitute on which they got more profit themselves. So instead of conspiring against the public, as we are accused of doing sometimes, we are actually protecting them by

76 Commercial Travelling :

assisting them to get our articles when they ask for them."

Such arrangements, when first enforced, frequently cause some friction. The stubborn trader is always to be met with, who declares that he won't be coerced, and that Messrs. — can't keep him from selling their articles at any price that he thinks proper, because if they decline to supply him direct, he will make it worth the while of some third party to buy a consignment which shall be transferred to him by arrangement without the knowledge of the original sellers. Obstinate men will be found to do this on occasion, out of sheer spite, but they almost invariably find that they cannot keep it up conveniently, and a tactful traveller can help to adjust matters, and frequently does so, though it sometimes entails a good deal of worry for him.

But many, who manufacture, sell the results to traders who retail these, or make use of them in things which they vend to the public, without disclosing the makers' names. The traveller for any respectable manufacturing firm is sure to have some amongst his *clientèle* who have got so to appreciate the articles made by his house ("my house and my firm" are common commercial phraseologies), as to be loth to go elsewhere. He has, however, his troubles in the way of meeting competition which threatens him—there are sure to be some rivals of whom his customers have heard sufficient to know that they stand well in the trade, and with whom some of them, in the event of being displeased with him or his principals, would be ready to treat. Therefore, although he may count on some disposition to favour him, he has to pare down prices to the lowest possible pitch, or else some of those

Its Features Past and Present 77

who have hitherto bought through him will be disposed to plant small experimental orders elsewhere, and, if these be satisfactorily executed, the chances are that some of the trade, which has fallen to him previously, will be either gone permanently or else be very hard to reclaim. Manufacturers' representatives often are teased in the following way. Sometimes men overbuy or speculate in certain articles. Then they find that they want money quickly to meet pressing liabilities of their own. So they instruct a commission agent or produce broker to sell their purchase at rather below the market or ordinary selling price. Consequently a representative of a manufacturer may, on calling on some dealer in the class of goods which he offers, be met with, "Look here! pretty fellows your people are! Call themselves manufacturers of such and such an article, and here are Messrs. Cheapjack offering it me 3d. per lb. lower." Then the traveller has to explain that his firm must base their quotations on regular market values; but even when a customer hears this he often gets sulky. The fact is, ~~he~~ does not want to buy the second-hand parcel, not being quite confident that all is right about it, but he wants to make the parties whom he *can* trust reduce their prices to the same figure. Jqb lots and forced sales are a bane to the manufacturer.

But the hardest lot of all seems to be that of the traveller of an ordinary wholesale distributing house. He has much to put up with both from customers and rival commercial travellers. Should he effect a sale, he may be told, when he next comes round, that he ought to have done so at a lower price, because another traveller offered similar goods at reduced

78 Commercial Travelling :

figures a few hours afterwards. Now there are always some unscrupulous representatives, who resort to various manoeuvres to divert trade to themselves, and a common one which they employ, when they are pretty certain that an order has been secured by another, is to wheedle the buyer into admitting the price at which he has purchased, and then to say, "Oh, we could have offered you at such and such a price," naming a lower figure.

When such men know, as they very soon get to know in many cases, the amount of a commodity that a trader ordinarily requires to purchase, and how long it is likely to last him, they often venture to quote him a very low price, if they are aware that he has bought enough for his ordinary requirements already, because they are confident that he will not buy more. Their object is to make him discontented with his purchase, and to induce him to treat with them when next open to buy. This is a shabby practice, but it exists extensively. There is one consolation, and that is, that sensible, straightforward traders often see through these wiles, and every now and then a man goes too far, and is taken at his word, and his principals have to execute an order at a serious dead loss. But generally, these would-be diverters of trade are too acute to quote so much lower that it is worth while for a man to buy more than he ordinarily requires. They know, however, that if they can impress him with the belief that he has not bought to the best advantage, there is the likelihood of trouble ahead for the rival who has taken the order, and consider that by (as they often term it) putting a spoke in his wheel they show more to advantage themselves.

Its Features Past and Present 79

Then again, in many trades, the wholesale dealer's traveller is subjected to an annoyance which sometimes arises out of the actions of fellow-countrymen, but is frequently owing to the hungry-for-business foreigner, and more especially to the German. Within the last thirty years, trade directories have been greatly enlarged and also increased in numbers. Parties desirous of acquiring business get hold of these, and, as it were, scatter their price lists broadcast. Formerly, English produce brokers and commission agents were very cautious as to whom they sent quotations. Many of the London ones restricted their offers to London merchants. There is very little of that, if any, nowadays. Those who do not properly comprehend the matter will be apt to say that wholesale firms have no legitimate grievance, on the ground that retailers now get offers of a kind which used to be made to wholesale men only. But the complaint is this. Some English produce brokers and a host of foreign agents and exporters will send quotations to many who cannot buy the quantities that they offer, with the hope that they may be able to do so. Retail shopkeepers are very fond of styling themselves wholesale as well as retail, implying—as some of them really do—that they supply other retailers and do not confine themselves to selling over the counter. The result is that many of them who in reality do next to no trade of a wholesale nature, and whose retail business is by no means extensive, get their names entered in trade directories as being wholesale and retail dealers. They get these quotations, and when the travellers of the wholesale houses whence they customarily buy come along, they brandish the offers in their faces with words such as, "Look here! you

80 Commercial Travelling :

quote such and such a price, and here is an offer of the same article 2s. per cwt. lower." Precisely so ! so there is, but not for the same quantity. In cases of the kind, the produce brokers and foreign exporters are probably quoting for quantities of ton lots and upwards, whereas the wholesale dealers' firms quote for hundredweight lots. It makes all the difference. But when once the retailer has such figures put before him he is likely to be dissatisfied, and to say to the traveller waiting on him, " Well, I think your people ought to meet this price." Or, " They make too much difference on the price of smaller lots," totally ignoring the various expenses connected with buying bulk quantities (landing, cartage, commission, etc.). The traveller not infrequently sides too much with the buyer and writes home to his principals, " So-and-So is offered " (specifying some article) " at such and such a price by Messrs. —, who send him their quotations direct, and so won't give you the order." The principals perhaps write to the brokers or the foreign exporters in question, and remonstrate with them, saying, " What is the use of sending So-and-So quotations ? We see that you state your prices are for lots of not less than a ton at a time, and he cannot buy that quantity." As likely as not, back will come this sort of answer : " We are sorry that we have interfered with a customer of yours, but we should not supply him in lesser quantities than those for which we have quoted." They think they have done no harm. But they seldom do themselves any good by this indiscriminate sending of quotations, and often succeed in disgusting buyers whom they have already supplied, and who really can take wholesale quantities from them, by offering to supply men who are customers of these

Its Features Past and Present 81

same, and are not in a position to purchase as largely. The Germans have proved much to blame in this respect, and many of them are heartily disliked accordingly by English merchants, who would have less to complain of did they confine themselves to making offers to *bond fide* purchasers of bulk quantities, no matter whether wholesale or retail. "I hate to see foreign travellers," said one merchant in a large provincial town. "If they write and say they are coming, I never give them any encouragement, even if I have done with their principals for years. They are sure to do some harm in calling on my customers, who have had the foreign goods through me hitherto." Many a traveller has lost a large account for his firm by injudiciously pressing goods on a customer's customer. At the same time, it must be admitted that, prior to the influx of Co-operative Stores, extension of business was in some cases retarded by the attitude taken by shopkeepers and maintained by travellers. For example, if a firm of wholesale druggists supplied drugs and chemicals to a pharmacist, the latter resented their traveller's calling on a confectioner who, nevertheless, had need of essential oils which that traveller could offer to advantage. There used to be a great deal of, "So long as I deal with you I don't expect you to call upon So-and-So. He ought to come to me if he wants anything in your line." So a firm of wholesale druggists would often politely refuse a grocer's or confectioner's order, and return it if sent to their establishment. But Co-operative Store trading made many shopkeepers, in defence, take to stocking more articles than previously, and ordinary tradesmen found that they were powerless to dictate to those of whom they purchased, that establishments, capable of buying

82 Commercial Travelling :

ten times as much at a time as they could, should not be called upon ; and as margins of profit grew less, wholesale firms found that they must seek to extend their trade, and declined to be interfered with as to their choice of customers ; and when they came to do this as a body, the retailers could not make head against them. They, however, in many cases revenged themselves by enlarging to each representative on the numbers of travellers who called on them, and behaving to those to whom they gave orders as if doing so was an extreme favour on their part. A tea merchant who had experienced this, said, " All the little grocers are asked for orders now to such an extent that they think themselves kings. The other day one of them sent back an invoice to us for some correction. We acknowledged that there had been a slight clerical error, whereupon he actually took the trouble to write to us again, and say, ' I am surprised and somewhat amused to hear that you keep clergymen in your employ.' They think," he added, " that we must pay attention to any rubbish that they choose to write." It is to be feared that the way in which many tradesmen's custom is solicited induces not a few of them to consider, though erroneously, that it is a favour rather than otherwise to pay money when it is properly due. And what is more, it is often the smaller men trying to do a wholesale trade that get put upon in this respect, and do a good deal of harm by not showing that they expect their money strictly in accordance with terms of sale, and by not being firm, when credit has been taken, about declining to allow discounts stipulated to be for cash payments only. The consequence is that wherever they go they shed a miserable slovenliness

Its Features Past and Present 83

about trade, which larger firms, conducting business according to terms of contract, have occasion to deplore. The writer has had reason for protesting against the propensity to insufficient stock-keeping to which London traders are too prone ; but slovenliness in the way of not keeping buyers up to the mark in complying with terms of sale, is certainly very rife amongst a number of provincial firms. It partly arises from their knowledge that the very name of London is, in many cases, an incitement in favour of doing business ;¹ and so, to compete against London firms, they incline to laxity when buyers do not strictly adhere to terms of purchase.

Sometimes a merchant when taken to task on this

¹ The glamour of the name of London is, as a rule, in the commercial world, a percentage in favour of the London firm when in competition with provincial ones. It often acts upon some country tradesman as a sort of fetish. He meets all arguments with, "Oh, the best of everything goes to London, and the best must come from it." So he periodically cuts off his nose to spite his face. Astute provincial manufacturers and merchants, well aware of this infatuation, not infrequently (of this the writer has had absolute documentary proof) arrange with London produce brokers to sell their goods on terms of delivery from the railway station in their own provincial town. The goods are then so marked as to afford the buyer no clue as to whence they came, and the buyer merely gets an order for their delivery to him, through the broker. The sellers put up with the slight sacrifice of the cost of hauling to the station, and in this way men sometimes continue to sell goods to their neighbours for actually higher prices than they would have been willing to take had the latter applied straight to them. One of them once brusquely remarked, "If people will persist in thinking that goods sold through a London broker smell better than what I offer them here, I make them pay through the nose for them."

The above-sanctioned extract is taken from an article on "Facts and Conceptions concerning the Metropolis," published in the *Bristol Observer*, 26th April 1902.

84 Commercial Travelling :

account will say, " Well, I know we are not so strict as we ought to be, but our travellers tell us that our neighbours do it, and competition is very severe." Now travellers are not wont to minimise to their employers the difficulties which they encounter in the way of securing orders, and many of them are ready enough to suggest, as a reason for their own failures as salesmen in particular cases, that some opposition travellers are in a position to grant concessions which they cannot. Sometimes these statements are incorrect, but it frequently happens that their principals, after listening to such asseverations, are weak enough to stretch points which they would not have done otherwise. Then comes the buyer's turn, for when the opposition travellers referred to come round, he, with truth, can say that he has been offered on easier terms than before. " So-and-So offer me at your figures at two months' credit less two and a half per cent. discount. Your terms are net, unless for payment at a month," is the sort of statement that is made. Thereupon the others, hearing it, write to their principals in turn, and some of the latter grant the extension of credit so as to compete with what they understand to be the terms of rival competitors. And so this goes on. Travellers get played off one against the other. The fact may have been, and as likely as not was, that the party applied to for orders said, " So-and-So's terms are monthly, but they aren't very particular about the exact time "; the truth being, perhaps, that no protest has been raised when payment has been made a few days after the first half of the ensuing month. Some firms, for example, stipulate that all goods had in one month shall be paid for by the 14th of the next, but if a remit-

Its Features Past and Present 85

tance reach them on the 15th, they do not always raise a protest, or refuse to allow, the discount specified if payment be made by the 14th. The attitude which they take in these cases often depends on whether their customer habitually fulfils his engagements, or otherwise. But the traveller who hears a statement of the kind, frequently misrepresents it to his principals, to the effect that a full extra month's credit is given by the competitors in question. For representatives, unfortunately for their employers, too often have a way of maintaining that some particular thing is done, and subsequently, when reasons are afforded for believing that their assertions are not strictly correct, will excuse themselves with, "Well, I am almost certain that it is done, or at least that it was done." Two merchants were on one occasion deploring the difficulty of getting good travellers, and one of them said, "There are some men who, if you were giving them sovereigns to sell for nineteen shillings, would make a difficulty about it." The other, treasuring this remark, had occasion, shortly afterwards, to take his own traveller to task for lack of energy in making sales, and burst out with, "The fact is, if I were to give you sovereigns to sell at nineteen shillings apiece you wouldn't do it. You'd write and say, 'Your sovereigns don't smell well, or C—— & Co. are offering them at eighteen shillings and sixpence.'"

But this time the traveller scored. "I'd buy them all myself," he said.

CHAPTER VIII

COMMERCIAL TRAVELLING QUALIFICATIONS

PRIOR to entering more precisely upon the actual duties of the commercial traveller, it may be advisable to refer to some of the qualifications which are calculated to ensure him a proportion of success. Allusion has been made already to the popular misconceptions as to what a commercial traveller usually is, and there are certainly many as far as aptitude for the occupation is concerned.

The words, "Wanted a pushing man," constantly appear as a portion of some newspaper advertisement. Now, if there is an objectionable being, it is the man who displays the disposition to intrude himself without consideration of others' convenience. But what is generally meant thereby is, that a man is desired who is energetic and persevering, and will not let himself be easily discouraged. Further, it may have struck some of those who peruse newspaper advertisement columns, that the number of applications by firms wanting travellers is comparatively small. In fact, when "Traveller wanted" does catch the eye, it will be found, as often as not, that the advertiser is only inviting a man to work on commission, and looks for one whom he will covenant to pay only according to the results of his work, which is ordinarily ¹ not in

¹ This reservation is made because there are a few trades in which travellers' remuneration mainly depends on a percentage of the profit on orders taken by them.

Features Past and Present 87

accordance with the usage of *bona fide* commercial travelling.

Again, other advertisements of those who want travellers include a stipulation that the party required must have a business connection. By this it is implied that a man is desired who can bring business to the firm—that is, acquire fresh customers for them at once. It is astonishing how many houses of business have little scruple in enticing a traveller, who holds a situation, to enter their employment, if they think he is likely to increase their trade. As to the convenience of the firm already employing him, “Well, that’s their lookout,” they will say; “if they want to keep him they must make it worth his while not to come to us.” And so some travellers are led to grasp at the shadow, and lose the substance; for they get tempted away from places where they have been for years, to other situations which do not prove permanencies; the parties who have acquired the benefit of their past experience and their knowledge of buyers, by offering them temporary higher payment, being unscrupulous enough to find excuses for getting rid of them when they see their way. For instance, cases have been known where thick-skinned individuals have secured travellers’ services in the manner indicated, and kept them on till they considered their own sons qualified to take their places on the road, and then ousted them unscrupulously. All is not gold that glitters, and a traveller does well to reflect before he quits a position where he is firmly established, because he is offered a higher rate of payment if he will go elsewhere. For, unless there is every reason for justifying expectations that the new situation will yield him prolonged

88 Commercial Travelling:

pecuniary benefit, he may lose rather than gain by the change.

A neophyte is prone to remark, "Travellers are wanted, and surely if firms advertise their vacancies they will have a larger number to select from."

Actual experience, however, tends to prove that although advertisement serves the purposes of some, it is not the ordinary means which is resorted to by the majority of firms that require travellers. By some well-known houses it is not resorted to once in twenty years, and reasons for this can be afforded readily. Here are some :—

A good traveller is so valuable to the firm employing him that they are not likely to wish to get rid of him, under ordinary circumstances; consequently, there is little likelihood that many men of real worth are on the lookout to fill advertised vacancies.

On the other hand, there are hundreds of men who have never travelled (commercially) in their lives, but have sufficient opinion of their own natural gifts to be sure that they could do so successfully if they only had the chance. So, if a firm advertise for a traveller, a host of unsuitable responses is the inevitable result. "I shall be happy to give my services gratis for a month, if you will pay actual travelling expenses," one will write.

"If you will try my son, you need only give him a nominal salary at first, as I shall be quite satisfied with his getting experience with you," is the sort of letter that comes from one of the customers of any firm known to have a travelling vacancy.

Or perhaps a customer himself will appeal thus: "I hear that you are looking for a traveller. The long

Its Features Past and Present 89

hours and confinement, which my business entails, make me anxious to get a change of employment, so I am thinking of giving it up, if I can find another opening, and shall be glad if you can see your way to my filling your situation. I have not had any actual experience of travelling, but, with my knowledge of the class of goods that you sell, I am confident that I should give satisfaction."

Offers of gratis service, and appeals from the inexperienced but willing, are rejected alike by firms of high standing. Men whose business connection has been established, value it too much to risk experiments. Offers of payment of heavy premiums would be no inducement to them to engage inexperienced men to travel for them. Were such a one to walk into the counting-house of one of the leading tobacco, cocoa, or soap firms of Great Britain, and offer a thousand pounds down to be allowed to take one of their regular journeys, and represent them for the next three months, he would not be listened to. What would be the good of accepting one or yet two thousand pounds, when ten thousand pounds' worth of damage to the firm's connection might result from the employment of a novice?

"Do the big firms breed their travellers, then?" will be said sarcastically. There is many a true word spoken in jest, for that is precisely what many of them may be said to do. The heads of the firm note the capabilities of young fellows who are already in their employment in some other capacity; and if they think they are cut for travellers, they bring them on by degrees, perhaps first by sending them out to follow up inquiries for prices made by neighbouring traders. Or they may let them go round in the town or near neighbour-

90 Commercial Travelling :

hood (whence they can readily come back to headquarters for advice or assistance, if necessary), while their regular traveller for that ground is taking a holiday, or perchance is indisposed. Then, if they do well as "stop-gaps," they get promoted to permanent travelling posts as soon as vacancies occur. Many firms, who have employed the service of a traveller for a number of years, so arrange that when the time comes for him to retire, either on account of advanced age and its attendant infirmities, or because having made enough to live upon he does not want to end his days in harness, his son shall take his place. When the latter is fitted to do so, this is a satisfactory arrangement; for the father has naturally a strong incentive to assist the son to the best of his ability, and can carefully initiate him into his fresh work. If the father has done his duty, and earned the respect and good-feeling of his customers, they are likely to be well-disposed to his son. Sometimes, in such cases, it is so contrived that, prior to the father's retirement, the two shall go round together and visit important customers. But it would be necessary for the son to have had some preliminary experience in travelling; otherwise, however well-intentioned he might be, it could scarcely be expected that, even with the help of his father's advice, he would give satisfaction.

It must always be borne in mind that the traveller is expected to conduct himself for the mutual convenience of buyer and seller, and save trouble which would be incurred by any other means of intercourse. Therefore, two most important qualifications for commercial travelling are accuracy and knowledge touching the articles that have to be offered for sale.

Its Features Past and Present 91

If a traveller make mistakes in taking down an order, and the customer be irritated in consequence, on account of not getting precisely what he wanted, or not having it sent to him by the desired route, the latter, feeling that such errors would not have occurred had he sent his order by post to the firm, will not feel disposed to put himself out of the way to give him a further order when he calls next time; and this may result in loss of custom, for some other traveller may come along, and so ingratiate himself as to secure the order habitually destined for the house represented by the inaccurate man.

Sometimes travellers, who are not sufficiently careful, give offence to buyers by forgetting to pass on inquiries for them. A buyer may say, "Tell your people that I expect to be wanting so much of a certain article" (which he specifies) "in about a fortnight's time, and ask them to send me a price for it." The traveller, hearing this, promises to do so, but fails to note it down at the moment, and forgets it. Time elapses, and his principals perhaps get an irate letter to this effect: "Why have you not sent me the quotation for —, for which I asked your traveller?" Sometimes this is all that the writer will condescend to impart in his wrath. Then the representative has to be applied to, and time is lost, and work entailed in getting at the rights of the matter; and all on account of the want of a little care in the first place. A grievance caused by neglect of this kind is not easily forgotten, especially if—as it not infrequently does—it touches the inquirer's pocket. He feels very irate with the firm, from whom he expected to receive special prices, for keeping a man in their employment who gives him trouble, by promising to write on his behalf, and so save him the trouble

92 Commercial Travelling :

of correspondence ; and then, by neglecting to fulfil that promise, subjects him to loss of time, and perhaps of money (for he may miss his market, i.e. time of buying to advantage). He feels that they have no right to send out an incompetent representative ; and if he blames them, they probably recognise that he has right on his side, and wish that they could see their way to putting a better man into the situation. Sometimes men, who have dismissed a traveller, will say, " Well, we knew he was not up to the mark, but we kept him on, hoping that he would improve." This want of weeding out betimes frequently results in serious loss ; but, nevertheless, men who themselves know the difficulties of getting satisfactory travellers, will be more likely to sympathise with than censure those who have tried to make the best of their representatives. The change of a traveller involves serious considerations, when there is the knowledge that there are others who, being trade-competitors, will be disposed to avail themselves of his services, if only for a time, with a view to acquiring a knowledge of trustworthy purchasers, on whom he has been accustomed to call ; and employers who dismiss a traveller must be prepared for annoyance on this score, for he cannot be bound down to secrecy in the same way as are subordinates in a lawyer's office. Sometimes covenants are made that a traveller, in the event of leaving a firm's employment, shall not within a specified term travel over the same ground for any others in the same trade ; but these contracts, if disputed in a Court of Justice, are seldom upheld to the advantage of the employers. There is a British feeling against restricting the liberty of the subject.

When a traveller (this is no supposititious case) who

Its Features Past and Present 93

is called to account by his employer, answers him, "Well, sir, you must expect a few mistakes when I have to offer such a number of articles," it is time for him to take to some other mode of bread-winning. For, in the taking down of orders, careful travellers do not on average make one mistake in six months. One can go further, and say that some of them do not make one in six years. They get as accurate as bank cashiers or high-class dispensers. But they do not neglect precautions. Their custom is to read out every order after it is taken, in the customer's hearing, and (unless the executing firm pay carriage, in which case the buyer has no voice in the matter) to verify the route by which it is required. Sometimes it happens that an order can be despatched to its destination either by land or water. Ordinarily, the land route is the more expeditious of the two, and that by water the cheaper; but if a man needs goods quickly he may lose more in the long-run through missing sales, if they be sent to him by the longer route, although he may save something on freight thereby. So, where there is a choice of routes, it behoves the traveller (if the customer have not imparted definite instructions) to say, "How will you have the goods, sir—by boat or by rail?" And he must often go further, and ascertain by which rail. Goods, for example, can be sent from London to Bath or Bristol by various railway companies' routes; but a buyer may have particular reasons for preferring one of these, and when he has to pay carriage on goods sent to him, the travellers who take orders for these should consult his wishes, and not assume that one line of rail will suit as well as another, just because the rate of freight is much the same. For all that they

94 Commercial Travelling :

know, the buyer may be at daggers drawn with some railway company on account of real or fancied ill-treatment. He perhaps has on some previous occasion received goods, forwarded by their line, in a damaged condition, and on lodging a claim has not had it allowed to his satisfaction. This has made him disinclined to give the company in question a greater share of the traffic which he controls than he can help. He would rather have his goods by another route. Or it may be that a buyer's premises are so situated that he considers that it is more convenient or expeditious for him to have things forwarded and delivered by one particular company. Anyhow, it is not for the traveller to assume as to what mode of conveyance will suit the buyer. If uncertain, he should ask the question. An omission to do so has often caused trouble, and resulted in irksome correspondence.

Inasmuch as the collecting of accounts usually forms part of a traveller's duties, it behoves him to be accurate in his figures. Ready reckoners and discount tables make things easier in this respect for the younger generation, but still, care must be observed. A customer, who thinks he has definitely settled an account, does not like to receive a communication to the effect that the traveller has, or thinks he has, made an error in deducting the discount. He desires that any settlement effected between himself and the representative shall be clean and final. Sometimes travellers are heard saying about someone who is no longer to be met with on the road that he has "gone wrong." These two words imply dishonesty, and unfortunately only too many commercial travellers who do become dishonest (they cannot justly be styled a dishonest body of men,

Its Features Past and Present 95

for they are anything but that) drift into it through inaccuracy. They get wrong with their accounts, fancy that they have more money of their own than is the case in reality, and discover the mistake after spending some of the cash received for their employers, and then do not own to this in the first place, but try to cover up the deficiency temporarily, thinking that they can make it right after a time, which they usually fail to do without practising some further form of deception. It must be remembered that travellers ordinarily have an allowance for daily working expenses, and it is easy enough for a man, who does not keep accurate account of all his disbursements as well as of his receipts, to make a slip. If he keeps the former correctly he will know, if he finds himself apparently with more money than he ought to have, that he has made some incorrect entry or omitted to note the receipt of some payment. Otherwise, he may forget what he has had to pay out, and think that the money which seems to be a surplus is the result of his saving out of expenses. Formerly, settlements between travellers and their employers were frequently not adjusted for months together. A representative would start off for a two or perhaps three months' journey, and render no definite account of the moneys received by him till the end of it, which was at once a slovenly and dangerous practice—slovenly, because the office book-keeping was kept perpetually in arrears by it, for the book-keepers could not post to their credit the payments made by customers to the traveller until his return at the end of his journey; and dangerous, because it afforded opportunities for irregularities, and led some travellers into temptation, to say nothing

96 Commercial Travelling :

of the fact that it was conducive to an increase of bad debts ; for customers who had not made satisfactory settlements got further orders executed in the meanwhile. This sort of thing frequently resulted thus. The principals would say to a representative before setting out, " Now, if F——, who is behind-hand in his payments, does not pay this time, don't take a fresh order from him." Presently the traveller would send home a sheaf of orders taken in the locality where this F—— resided, and there would be one from him amongst them. The principals, concluding that he had paid his account, or at anyrate the greater part of it, would execute this, perhaps only to learn too late, when the traveller rendered his detailed account of receipts, that the customer had only paid five pounds on account when he owed over twenty, or had given a cheque post-dated some three weeks, for which, when presented, funds were not forthcoming, or had put the traveller off with a promise to pay in the form of a bill of acceptance, destined on maturity not to be worth the value of the paper on which it was drawn. It must not, however, be understood that travellers who were away for several weeks together customarily kept in their possession all the money received during the journey till the end of it. Their instructions ordinarily were, as soon as they had collected a certain amount, to bank it at first opportunity, paying it in to some branch of any banking establishment known to have arrangements for passing it on to the credit of the firm's banking account. Or they were directed to obtain a banker's draft in exchange for their cheques, notes, and gold (and silver also where expedient), and send this to headquarters by post, with the orders which

Its Features Past and Present 97

they happened to have taken at the time. But they were not called upon, as they nearly all are now, to render details of payments received with promptitude. Nowadays arrangements are generally such that either the traveller renders a statement at the end of each week, detailing all receipts and disbursements on the firm's behalf, or adds particulars of payments and non-payments to his order-sheets, which can be so constructed as to allow space for the details of the orders in the body, and also for any explanation of non-payment, with a ruled space on the left for discounts and allowances, and another on the right for amounts received. An example of an order-sheet containing these details is afforded herewith. It is one of orders obtained for a firm of soap manufacturers.

26th February 1903.			
5/-	John Thomas, Grocer, F—— Street, Reading .	£5	10 0
	2.1 cwts. Primrose, 27/-		
	2.1 cwts. Golden Crown, 24/-		
	2.1 cwts. London Yellow, 19/-		
	Per G. W. R.—paid		
	26.		
28/-	Henry Jones, Grocer, S—— Street, Reading .	30	0 0
	20.1 cwts. Diamond Pale, 25/-		
	10.1 cwts. Fine Brown, 22/-		
	Per G. W. R.—paid		
	26.		
22/6	Thomas Williams, Grocer, H—— Street, Reading	27	5 0
	5.1 cwts. Extra Pale, 23/-		
	5.1 cwts. Best Mottled, 23/-		
	5.1 cwts. Best White, 30/-		
	Per G. W. R.—paid		
	26.		
	Thomas Jenkins, Grocer, R—— Street, Reading .		
	Away from home. Left account		
		£82	15 0

As will be noted, the traveller has added to his orders a memorandum that a customer was away, so he left the

98 Commercial Travelling :

account for his return. Such information serves the purpose of leaving no doubt as to who has paid and who has not, as the traveller goes from place to place. Otherwise, an order might come from someone in the locality just quitted by him, and the firm, not being certain as to whether the sender had paid for what was due, might be in a difficulty about executing it, till they could ascertain the rights of the matter from their representative. Supposing that under these circumstances a boat ran twice a week only from one large port to a smaller one, and a customer, resident at the latter, were to telegraph to the firm carrying on business at the former, from whom he usually purchased, "Send me on certain goods" (specifying them) "by to-day's boat—urgently wanted," the recipients might be puzzled as to how to act. They could not count with certainty on wiring to, and getting an answer from, their traveller in time; for although a careful representative takes such precautions that no day shall pass in which a letter sent to a certain address shall not reach him betimes, he cannot regularly manage that his whereabouts shall be known hourly. He may have two or three adjacent places to visit in the day, and his staying in one of these either till noon or a couple of hours later may just depend on how quickly he gets through his work there. So his principals would be in this quandary: If the sender of the telegram had not paid his account, they would not want to break their rules by despatching him further goods; if he had done so, they would be anxious not to disappoint him by missing the boat and delaying the execution of his order for three days or so, while knowing him to be urgently in want of the articles. The sending, however, of an order-sheet

Its Features Past and Present 99

affording particulars of payments and non-payments of parties called upon would make the feasibility of executing their further orders an easier matter to decide upon. The indication of a payment in the mode indicated on this example sheet implies that it has been definitely made by cheque presentable at sight or by notes or coin of the realm. The receipt of a post-dated cheque, or a bill of acceptance falling due at some future date, would require particular specification.

Men of business are generally agreed on the point that those who employ travellers have no moral right to leave their accounts unchecked for lengthy periods ; and directors of Guarantee Associations, when they receive an application to protect, for consideration received, a firm from an amount of loss in the event of a traveller's defalcations, make a point of ascertaining at what intervals his accounts undergo minute investigation, as, in their estimation, the shorter these are, the less the risk.

As certain deductions may be made from the mortality of commercial travellers, which in the writer's opinion can scarcely fail to impress the consequences of inaccuracy, some statistics may be appropriately introduced herewith. The following extract is taken from the article on "Commercial Travellers" in the 1889 edition of *Chambers's Encyclopædia*.

"The death-rate of commercial travellers in 1881, though it shows a considerable improvement on that of 1871, was high (34 per 1000) or nearly 50 per cent. above that of persons engaged in agricultural pursuits. A very large proportion of deaths was due to diseases caused by intemperance. To this terrible scourge

100 Commercial Travelling:

must also be attributed the fact that the number of suicides is higher in this than in any occupation save one. Happily, of late years a marked improvement is noticeable, owing to the spread of temperance principles and an increased number of temperance hotels."

The Registrar-General of Births and Deaths has compiled some statistics relative to the mortality of commercial travellers during the three years 1890-2, in Part 2 of the Supplement to his 55th Annual Report (published in 1897).

Doctor John Tatham, who has furnished the necessary information, writes as follows :—

"*Commercial Traveller* (9).—At the census of 1891 there were enumerated under this heading 43,867 males above 15 years of age, being an increase of 24 per cent. on the number returned in 1881. The rate of increase during the last intercensal period has been very much less than it had been between 1871 and 1881, during which interval commercial travellers had almost doubled in number. The mortality of commercial travellers is high, considering the nature of their employment, and the large proportion of time they spend in the open air. Their death-rates at the several ages from 20 to 35 years are below the standard for occupied males, but after that age they show an excess. Their comparative mortality figure at ages from 25 to 65 is 961, as against 953, which is the standard figure. Table 4 shows that commercial travellers succumb in undue proportion to alcoholism and to diseases of the liver; their mortality figures from these diseases being 23 and 47 respectively, as against averages for occupied males of 13 and 27. Commercial travellers

Its Features Past and Present 101

die from diabetes almost as fast again as the average, and from cancer faster than the average by 43 per cent.; they also suffer exceptionally from Bright's disease; their mortality from phthisis and from diseases of the respiratory system is, however, below the average. At the age-group 25-45 their mortality has decreased, but not steadily, since 1871. At the age-group 45-65 the rate fell considerably between 1871 and 1881, but it has risen again somewhat since the year last mentioned. The mortality figure in 1891, modified for comparison with the figures for 1871 and 1881, was 926 against 1106 and 893 in the first and second periods respectively. Table 9 shows that although the mortality of this class from alcoholism has scarcely altered since 1881, their mortality from gout and from disease of the liver has very considerably declined; their mortality from phthisis and from diseases of the nervous system has also declined. The mortality of commercial travellers caused by suicide is now lower than it was in the 1881 period by 47 per cent. On the other hand, they now die more rapidly than they formerly did from diseases of the circulatory, respiratory, and urinary systems, and their mortality from 'other causes' has increased by three-fifths as compared with the previous record."

When comparing these two records, special note should be taken of the material decrease in the mortality by suicide. The writer of the article in *Chambers's Encyclopædia* attributes the propensity of travellers to self-destruction to intemperate habits. But the statistics afforded by the Registrar-General's Supplement to his 55th Annual Report show that, although there

102 Commercial Travelling :

has been no material alteration in the mortality of commercial travellers from alcoholism since 1881, their tendency to suicide has materially diminished.

To what, then, may this decrease be attributed ?

Unquestionably, if the general opinion of experienced commercial men be accepted, it is largely owing to the fact that greater accuracy in keeping their accounts is exacted of commercial travellers, and the regulations to which they conform lead them less into temptation ; consequently, they do not to the same extent go on defrauding their employers till either the crime so weighs upon their minds, or the dread of detection at any moment becomes such an intolerable burden, that they resort to self-destruction. Drink is, in many cases, the accessory but not the primary cause of it. Travellers who have robbed their principals will often try to stifle their consciences by drink, and the depressed state caused by the after effects of the alcohol is conducive to suicide, and doubtlessly accelerates it in numbers of such cases. If there be strict investigation, it will generally be found that commercial travellers who have destroyed themselves have not acted honestly towards their employers. Fraud is commonly at the foundation of their self-destruction, though here and there other causes must be looked to, to account for it.

Before terminating reference to these mortality statistics, it should be said, in common justice to commercial travellers, that such figures are to an extent misleading. It is not to be disputed that some who are *bond fide* commercial travellers succumb to the effects of alcoholic indulgence ; but large numbers who swell this particular death-rate through drink should not properly be classed therein. For, as said an experienced traveller somewhat

Its Features Past and Present 103

indignantly, "every broken-down scamp who has lost a situation in an office or elsewhere, and takes up a commission, likes to describe himself as a commercial traveller." And this is quite true. Many of these have lost their situations through intemperance, and, having no satisfactory references, cannot resume similar employment. Some of them are undischarged bankrupts and some actual jail-birds. They customarily receive nothing, or next to nothing, in the form of regular wages; they are seldom intrusted with much that is worth pawning, but are simply given the chance of making sales, in which case the money payable by the purchasers goes direct to the firms who employ these men, who then receive a small percentage on the amount of their sales, as a commission. What small sums they do gain they mainly spend in drink. It may frequently be read in the police reports in the daily papers that someone describing himself as a commercial traveller has been charged with being "drunk and disorderly." If trouble be taken to investigate these cases, it will generally be found that the accused parties have had no real claim to be classed amongst commercial travellers. These, too, contribute to the number of suicides.

Formerly, travellers were more generally sanctioned in deducting salaries out of moneys collected. This had a harmful effect, for some of them anticipated the dates when their payments became due.

If a traveller was out on journey for three months, he might, at the end of the first, find that there were calls for money for keeping up his home establishment. He would then, perhaps, reason, "My quarterly salary will be due in two or three weeks' time; it won't make any difference to my employers if I deduct it now.

104 Commercial Travelling:

It will appear as a deduction when I settle up with them at the end of this journey, but there's no occasion for them to know what day I took it." Then he would take the amount of his salary not yet due, out of cash received, and use it, with the result that he allowed his expenditure to exceed his income, and so needed more money before his pay became due again. This would frequently result in his taking more of his employers' money, and representing to them by fraudulent statements of account that he had received less than was actually the case.

Nowadays, principals habitually pay their travellers at shorter intervals. Some do it weekly, some monthly, but comparatively few pay quarterly.¹ Employers frequently stipulate in their agreements that travellers shall hold back no money received from customers on account of salary, but that this shall be paid to them separately. An unmarried *bond fide* commercial traveller who has no relations dependent on his exertions, and no home expenses, is usually very comfortably situated as far as money is concerned. His daily allowance for working expenses generally allows a slight margin after meeting calls for bed, board, and locomotion,

¹ Travellers generally consider themselves entitled to three months' notice, provided there be no written covenant to the contrary between themselves and their employers. In cases which have come into court, commercial usage has been pleaded, and although they have been paid their salaries at shorter intervals, they have frequently been judicially awarded the right of claiming the amount ordinarily due for three months' work. However, judgments, in cases of the kind, have not been invariably in their favour, and sometimes the presiding judge has thought fit to make them accept some compromise. The writer remembers a case where a traveller, who was ordinarily paid weekly, sued his principals for three months' salary, they having only given him a week's notice to leave. The judge awarded him a month's payment.

Its Features Past and Present 105

and his salary naturally exceeds the necessary cost of his wardrobe. So, if he be of a saving turn of mind, he has a chance of accumulation ; and if he indulges in holiday trips when off duty, or spends a moderate amount of money in taking some other form of pleasure, but does not lead a vicious or dissipated life, he is rarely pinched by doing so. But, when a traveller has to provide for a wife and a fairly large family, then comes the pull upon him ; and the danger arises lest he be tempted by pressing needs to take some of his employers' money, with the intent of replacing it, and be led on into misappropriating more and more of it, till he gets hopelessly involved. In some cases of embezzlement which have come into court, judges have reflected on employers for paying small salaries, and allowing inadequate amounts for working expenses to travellers whom they intrusted with the constant handling of comparatively large sums of money. The directors of Guarantee Associations are always desirous, when considering the undertaking of a risk, in the form of a guarantee in favour of a traveller's probity, of ascertaining that his means are adequate for the maintenance of himself and those dependent on him, if there be any such. If his salary by itself did not appear to them to be sufficient for this purpose, they might, nevertheless, be disposed to take the risk if he had some amount of private means, which, added to the salary, should afford him enough to live upon ; for, of course, the main consideration would be, whether his needs would be likely to tempt him to defraud.

Some travellers who have got into pecuniary difficulties, and concealed irregularities from their employers, have yet worked very hard in their service, knowing that

106 Commercial Travelling

unless they collected a certain amount, they would be more likely to be quickly detected. The writer knew one employer who had been robbed of several hundred pounds by a representative. He put a successor on the ground, who did not do nearly as well; and the principal, on going into figures after four or five years, admitted, that if he had put moral considerations aside, and had kept on the man who had wronged him, there was every probability that the latter would have earned more for him than the other did plus the amount of the embezzlement. Many an employer has said regretfully, "If he had only told me at first when he got behind, I would have helped him." It is not to the credit of any house of business that the checking arrangements are inadequate to arrest any systematic defrauding on the part of employés; and therefore, the natural disposition is to hush up such matters. There are hundreds of cases of default on the part of collectors of money which do not come into court, but it is a grave question, as to whether these non-prosecutions do not tend to swell the list of subsequent misappropriations. This appears to be the view entertained by directors of leading Guarantee Associations, otherwise they would not so often put pressure on employers, for whom they have taken risks, and force them to prosecute.

This subject has been dwelt upon at some length, because it is certain that a traveller, who becomes inaccurate, has more temptation and opportunity to defraud than the majority of commercial subordinates; so he must resist the slightest tendency to anything but precision, where his accounts are concerned, and his principals should assist him by careful, prompt, and systematic supervision.

CHAPTER IX

ON THE ESSENTIALS OF PUNCTUALITY AND EXPERT KNOWLEDGE

A TRAVELLER must be accurate in noting particulars of his appointments. Busy men, if they want to get through their work, cannot conveniently see representatives at all hours of the day, and if a traveller has arranged to call at 11 a.m. it may inconvenience the party with whom he has made this appointment if he come in upon him an hour later. Sometimes it is practically impossible for a buyer, even if so inclined, to give a traveller an audience at another time than that appointed. For instance, he may say to him, "Call at twelve, and I'll look into matters with my foreman and see if I can make room for more goods." If the traveller blunder in, nearly an hour later than the time appointed, the buyer is to an extent precluded from attending to him; for one o'clock being the general dinner-hour for workpeople, the foreman and those under him may be no longer on the premises. (Anyone who has watched the rushing out and the hurrying back of factory hands can realise how precious every minute of the allotted dinner-hour time is considered, when stoppages for being late are the regulation.) Consequently, the buyer, not having his people there to refer to, cannot arrive at conclusions which conference with one or other of them would have

108 Commercial Travelling:

quickly determined. Suppose the traveller says, "Sorry to have put you out, sir; I really could not get here before. I'll call again soon after two." That may not mend matters, for the buyer has perhaps planned to be out then, and has arranged meetings or conferences calculated to take up his available time during the rest of the day.

It may be said—travellers themselves often do complain that they are treated too hardly in the matter—"How can a traveller keep exact time? How is he to know how long he will be kept by anyone else?" The answer is that in real life, experience tends to show that good travellers rarely give offence on this score. They don't think a man said twelve when he really appointed for eleven-thirty. They do not make such appointments beforehand as will give them no margin of time in case of extra detention here or there. They try as much as possible to so arrange appointments with customers who are fairly close together, so that they can go from one to the other without having to go backwards and forwards over the ground. It is surprising how much time may be saved or wasted according to whether a traveller exercises forethought or not. And when a man is habitually punctual and considerate of a buyer's time, you may be sure that the latter will be far more ready to study his convenience than when the case is otherwise. This sort of conversation may ensue: "Good-morning, sir. What time will suit your convenience to-day?" (or to-morrow, as the case may be). "Well, I shall be ready for you at — o'clock" (indicating it), "but if you can't manage that conveniently, look in about —" (naming another time). "Thank you, sir. I've got to see a neighbour of

Its Features Past and Present 109

yours at that time, so if you'll allow me, I'll look in at the second time you've mentioned, if you're quite sure it will be all the same to you. Good-day for the present, sir." When a traveller has to stay two or three days in a place, he can arrange these matters without much trouble, but he gets very put to it sometimes, to arrange calls to mutual satisfaction when he has only a few customers in a place, and consequently cannot allow more than half a day or so for his stay there. Energetic men, however, do wonders in the way of getting over difficulties. The apathetic man will complain to his principal that he could do little business this time in some town, because when he got there he found there was a special fête on, and most of his customers had gone to it, or were so hurrying to go when he called upon them, that they would not attend to him properly. Not so the energetic man. He generally takes in the thing in the twinkling of an eye, and decides to go elsewhere, and come there on another day. Very often such a one, by keeping his ears and eyes open, will have heard about it at the last place he has visited, or noticed the announcement of its forthcoming in the newspaper circulating in the district, or perhaps encounters a friendly fellow-traveller who says, "I say, they're going to have a big show on at S—— to-morrow; there won't be much business doing there." Of course, it would not do for a man to change his appointed day for calling to a later date without duly apprising his customers. But the fact remains that good travellers meet and overcome difficulties of this kind with wonderful facility, while others only bemoan their bad luck in encountering them, and waste their own time and that of their

110 Commercial Travelling:

principals to no purpose, and say they "couldn't help it."

Travellers often compare one place with another, and remark how much readier the people in one town are to see them at once and finish with them, than are those in another, which is no bigger. But the fact is, that in some of these places industrious travellers have to suffer, to an extent, for the sins of their more desultory brethren. There are certain seaside spots which these, finding pleasant, are disposed to dawdle in, and the tradesmen, noting this, erroneously gather the impression that all travellers want to do the same. So, when they call, the sort of answer they get in reply to a query as to a suitable time for an appointment is, "Oh, you are not going yet; look in again a bit later." Or the response may be, "Let's see. To-day is Monday—how long are you going to stay?" If the traveller says, "Till Thursday," then he is told, "Look in on Wednesday." He may call on Wednesday and be greeted with, "Well, I suppose you are not really going to-morrow. I'd rather you'd come then." All traders do not act like this, but some of them incline to do so, much to travellers' inconvenience. It used to be a general complaint that it was hard to get through business in the Channel Islands, and especially so in Jersey. But many travellers were given (as no doubt many still are) to taking a day off to go about the island in a trap or *char-à-banc*, or to make some excursion on the water, and then they prolonged their stay to finish their business, with the result that they remained longer on the spot than they had intimated in the first place. So buyers became slow to credit a man who said that he was pressed for time and wanted to finish his work

Its Features Past and Present III

there as soon as possible. "Guernsey's not so bad," said one traveller, "but you cannot make them hurry in Jersey. They think you like staying on, and that the more of your money that you leave in the island, the better for trade. So I never tell them now how soon I do mean to go. When they ask, I say, 'As soon as I can get my work done,' and if I arrive at the beginning of the week and intend to leave on the Saturday, and they try to corner me, I say, 'Well, I shall be here till Thursday for certain, but I can't tell you more than that.' Why, when I was a young fellow, one customer made me come in three evenings running between 8 and 9 p.m., and on each occasion gave me a little addition to an order. I'd booked it on the Tuesday. He said, 'I think I shall want something more; just look in to-morrow evening.' On the Wednesday he said, 'Don't send that order off yet. Come in to-morrow again; I won't keep you many minutes.' I did so, and even then he didn't finish, but suggested I should look round again next morning. When I called at his shop at the time he asked, he had gone out, and left word with his son that he should like to see me in the evening instead. I was in that man's shop six times—once to make the appointment, a second time to get the account squared up, and then had to call three times more in the evening, and once in the daytime to get his additions to his order. But now I've got my men there into better trim, and they generally treat me better than that; but you see, a lot of men like the place, and they potter about much longer than they ought to, and that makes the Jersey-men a bit slack."

In justice to the Jersey traders, however, there are

112 Commercial Travelling:

some reasons why a traveller should naturally be expected to stay there longer than in Guernsey. There is a larger population, and there are more shops and industries. In the season there are more visitors,—at anyrate, many more who, if they spend a holiday at the Channel Islands, stay much longer in Jersey than Guernsey,—and so numbers of the Jersey shops are extensively patronised in the summer months; and when men have a stream of customers they are not infrequently forced to break off in the middle of attending to travellers to supply wants. They are not obliged to buy from or settle accounts with travellers without a moment's delay, but customers who come to their counters to purchase do not expect to be kept about, so they must see that they are attended to.

Aberystwith—that popular Welsh watering-place—was another spot where travellers were disposed to linger in the summer season, and where some still endeavour to spend the Sunday when in Cardiganshire. Many seniors have the Aberystwith Sunday commercial room dinners of more than forty years ago stamped indelibly on their memories, for much importance was attached to those functions there; and travellers who were on terms of friendly intimacy used to make special covenant beforehand, so as not to miss dining together on a Sunday at Aberystwith, and enjoying pleasant company in a bright and cheerful place.

The second requisite specified—namely, knowledge touching commodities offered—is indispensable. Unless a representative have this he cannot expect to benefit buyers. Some travellers certainly are over-officious in volunteering unsolicited information, and do it

Its Features Past and Present 113

sometimes in a way that gives considerable offence to their customers, eliciting thereby such a remark as, "That conceited fool seems to think that he knows everything, and we know nothing." But when a traveller has been closely following the markets, and can afford practical information to the point, and has by patient industry acquired sound knowledge touching the class of goods which he offers, so that he can discriminate between good, bad, and indifferent, he can scarcely fail to be able to impart some acceptable intelligence. Unfortunately, not a few commercial travellers, who are really sharp, are so overburdened with self-conceit that they cannot sink their individuality for ten minutes together. Buyers are not interested in hearing self-praise, nor do they need to have it suggested that the party addressing them is one whose unusual acumen enables him to say and do extraordinarily clever things. Time is precious in business hours, and a customer may civilly receive a traveller, and yet have good reason to grow impatient if the latter will keep on trying to impress him with his sagacity, instead of confining himself to matters directly bearing on sale and purchase. This tendency is ordinarily more prevalent amongst the younger commercials, who have not yet realised that age generally brings experience,—and therefore, they should not premise that they can always instruct their seniors,—and who by their bearing and conversation appear to utterly ignore the possibility that their hearers would prefer to listen to something else than their self-praise and infallibility. Certainly some of these show an amazing want of tact. When a customer shows samples of goods which he has in stock, and says, "I think this is better than the article you are

114 Commercial Travelling :

showing me," "Young Self-Confidence" will come out patly with a flat contradiction, such as, "Oh no, it isn't. Anyone that knows anything about this article can see mine is much better, because," etc. etc.

Now, he may mean what he says, and have no intention of being uncivil, but what has he done in reality? Why, he has abruptly told his customer that what the latter has said is wrong, and implied that as a purchaser, he does not know his business. If he had quietly gone to work by saying, "Well, sir, if you look carefully at my sample, you will see that it has such and such qualifications, which are generally accepted as signs of a first-class article of the kind," he would have been much more likely to gain his end. Then the buyer's mind would probably have become more concentrated on judgment of quality than on reflection touching the aggressively cock-sure mode of the seller's address, who, even if he in reality—as is, of course, sometimes the case—did know more about the goods in question than the other, should, nevertheless, have been extremely careful as to how he imparted his information.

If there is a thing that a trader detests, it is to be dictated to by one whom he considers unqualified to dictate, or whom he thinks to be patronising him in his mode of address. Unfortunately, experience alone serves in a measure to remedy those defects of breeding displayed by too many young men who have come rapidly to the fore owing to natural aptitude for grasp of business details, but whose early surroundings have left them sadly deficient in good manners. George Eliot has spoken out to some purpose in her touching poem, "How Lisa loved

Its Features Past and Present 115

the King," as the following lines should serve to illustrate:—

"For still your trader likes a mixture fair
Of blood that hurries to some higher strain
Than reckoning money's loss and money's gain.
And of such mixture good may surely come:
Lords' scions so may learn to cast a sum,
A trader's grandson bear a well-set head,
And have less conscious manners, better bred;
Nor, when he tries to be polite, be rude instead."

If a traveller represent a firm dealing in articles used for various arts and manufactures—say in chemicals, for example—it is of importance that not only should he be acquainted with the nature of these, but he must acquire a good knowledge of the purposes for which they are used, and also the extent of their use. If he lack knowledge in either of these respects, he may injure his employers' interests. He may go through a locality over and over again without trying to make sales, where others offering similar articles effect them. Or he may waste time and create annoyance by calling on people whom he believes to be likely buyers of something, only to find that they use it in anything but wholesale quantities, and have been used to send for what little they have required to the nearest retail chemist, who, if he be a customer of the chemical firm, may feel very annoyed that whereas Messrs. — use but a comparatively small quantity of the article in question, and have hitherto procured it at his counter without questioning his price, they should now expect him to charge lower, because the traveller has injudiciously quoted them a price without first ascertaining the amount that they are capable of buying at a time, which he would not have done

116 Commercial Travelling:

had he previously made himself aware of the extent of their requirements.

One of the things that a judicious traveller can usually ascertain is, whether a firm buy such and such an article, and how much they habitually buy at a time; whereas importers and manufacturers may bombard a business establishment for years with quotations and price-currents sent through the post to no purpose; for a party, who receives these, usually does not feel himself called upon to write and say that they are no use to him. Such a case, too, as this often occurs. A firm may have supplied one customer for years with some article required by him for a special process. He gives up business, and someone succeeds him. The firm go on sending him quotations for the article; and, after a time, noting that they get no response, send a traveller specially to see him. He calls and says, "Good-day, sir. Our people have sent me to see if you cannot favour me with an order for —, as Mr. F—, who was here before you, had it regularly from us for years, and was always satisfied with our quality." "Yes," says the other, "I see by the books that you did; but the fact is, I don't use it for my process—I prefer something else" (indicating it). "Oh," responds the traveller, "I am sorry we didn't know that before, as we can give you a price for that article too." "Well," says the buyer, "when I came here, the traveller from another firm called on me almost directly, and offered the stuff to me, and I gave him a trial order, and was very well satisfied, and I have not had any from anybody else since; and, as long as they go on supplying me with the same good article, I shall not be disposed to change."

Its Features Past and Present 117

Now, had the firm that desired this buyer's order sent a traveller to him as soon as he commenced business in the district, they might have secured it, as it is generally a point in favour of securing a man's order when it can be shown that his predecessor has been supplied with goods for some time past. But men who require articles for process of manufacture are naturally desirous of obtaining them of uniform good quality, and when they get this from one house, the offer by another firm of an article professed to be similar, does not often dispose them to make a change, even if the latter may quote a slightly lower figure. Manufacturers will say sometimes, "We pay for trust. We know that So-and-So, with whom we have done for years, will send us good things; and, as long as we do not think that they are sticking it on unreasonably, we shall not be disposed to change. Besides, if one firm or another come and offer us one thing at a lower figure than what we are paying, we have no guarantee that they will be able to go on doing so. The other people know our requirements pretty well by this time, and it isn't worth while changing for a possible saving on one order."

So it will be seen that the saying, "Possession is nine points of the law," holds good to an extent in commerce, and that is why houses of business are anxious to secure promptly the custom of those who commence business within their trading limits. It has, however, been intimated already in these pages that increased competition induces present-day buyers to be more on the lookout for opportunities of purchasing to advantage than were their predecessors of some half a century earlier, whose sales allowed of a

118 Commercial Travelling

greater margin of profit. The sketch just afforded should disabuse the inexperienced of the idea which some are inclined to hold, namely, that now that there are directories for special trades, buyers can be satisfactorily approached by letter, and travellers dispensed with. Some few firms may manage without them, but to most wholesale establishments they are an absolute necessity, although it is a common complaint that travellers' working expenses and salaries take a good deal of gold off the gingerbread.

CHAPTER X

HOW POWERS OF MEMORY AID THE COMMERCIAL TRAVELLER

A THIRD qualification of extreme value to a commercial traveller is that of a good memory. If he has not got it, he must spare no pains to make up for this by recording minute details. The fatal thing is, when a man has not this qualification and yet does not take proper steps to compensate for the deficiency. There are men who can come off a three months' journey, and, on being questioned as to whether they saw a certain customer or not, and whether he was open to buy this or that thing, can answer yes or no with perfect accuracy without a moment's hesitation. There are others who are unable to do this offhand, but have jotted down such memoranda that they can readily refer and give the desired information. But the *bête noir* of the employer is the traveller who answers offhand inaccurately, and after all is not quite sure, and has nothing reliable to go upon. He is asked, "Did you have a proper interview with Mr. —? You did not send home any order from him." Whereupon comes his answer, "Yes, sir; he said he was not requiring anything this time." "Did you make him that special offer we advised you about on the night before you waited on him?" "Well, sir, no; I don't remember making it to him in particular. I

120 Commercial Travelling :

cannot be absolutely certain, but it was either this journey or the last that he was in a great hurry, and couldn't attend to me beyond paying his account."

Such a man has not cultivated a "traveller's memory." He is the sort of individual calculated to involve his firm in dispute or litigation, because a customer writes to them claiming that the traveller has sold at some price for which he had no authority. When referred to, he at first denies having done so, and the firm act upon his allegation and repudiate the claim made upon them. Then eventually it comes out, under cross-examination, that "at least" he has no recollection of having quoted the price in question, and that he knows he was not likely to have done so, but is not *absolutely* certain that he did not. A traveller who is unreliable for accurate statement of actual occurrence in matters of buying and selling, in which he has been concerned, is almost invariably more harmful than beneficial to his employers. But there are plenty of them who fail in this respect, and plead that, with the numbers they have to call upon, it is impossible to remember the details of each particular interview. Some apparently satisfy their consciences on this score, and have the same answer no matter about whom they are questioned.

But a really good traveller, even if he have thousands of customers, is not wont to answer so. He *makes* himself remember. And not only can he, if questioned, give satisfactory accounts of past interviews, but he gets customers' requirements thoroughly into his head, so that he knows what they are in the habit of buying, and can assist their memories, when waiting

Its Features Past and Present 121

upon them. "You are not wanting any of such and such an article this time then, sir?" he will say to a buyer who has given him an order. The article in question may have been overlooked by the latter; for where several hundred articles are vended, stock-keeping becomes somewhat of a fine art. A buyer may not want to be importuned to buy things that he is in the habit of purchasing elsewhere, but he naturally feels obliged to a traveller from whom he wishes to order who jogs his memory opportunely, touching something which he would otherwise have forgotten at the moment.

Then again, a great many commodities, especially produce of the soil, naturally vary in price from year to year, sometimes because the demand is slack, but more often because of the variation in the amount of the annual yield. Some men on account of this prefer only to buy, what they term, from hand to mouth, when prices are above the average, but, on the other hand, are disposed to lay in plentiful stocks when figures are abnormally low, because they reason that it is likely to pay them to do so. A traveller who can supply some concise and accurate statistics is very serviceable to them. Take the case when the traveller for a large importer of seed of some kind calls upon a tradesman. The latter, when he knows that the season for the new crop is drawing close at hand, tries to get information as to the prospects, and will interrogate the traveller, if he have reason to rely upon his statements, with, "Well, what have you to say about this year's crop of —?" Perhaps the other will respond, "Well, so far, accounts are favourable. The amount of new seed that has been offered on market as yet is larger than it was this time last year; in fact, it

122 Commercial Travelling :

has only fetched such and such a figure, and last year, and the year before, the prices were so-and-so." Then the tradesman may decide only to buy a small quantity for the moment, considering that he is likely to have the chance of buying more favourably later on. But if, on the other hand, the traveller answers, " We hear, on the best authority, that this seed is going to be higher, as the yield is not two-thirds of what it was last year, and all that has come in so far has been bought up briskly," the buyer may consider it advisable to lay in a stock at once for the season's demand, as, if he have to purchase later, the probability is that he will have to pay more.

A traveller, if he wants to succeed, must be very careful not to commit himself too much in the matter of advice about purchasing. If his counsel prove advantageous, the customer may be grateful; but there is no doubt that he will be savagely annoyed, and unlikely to forget it in a hurry, if pressed and over-persuaded into a purchase which does not turn out favourably. Of course, there is a temptation to a traveller to do his best to over-persuade, if he wants to swell his journey-sheets; but it behoves him to resist it, and it is more judicious for him to put figures before his customer in as favourable light as he conscientiously can, but not to be too ready with, " I strongly advise you to buy now," or, " If you'll take my advice, you had better contract at once for forward delivery." Travellers who do this sort of thing generally belong to the inaccurate class alluded to, and are as likely as not to write subsequently to their employers in this strain: " Mr. — finds he has got much more on hand than he expected of —" (specifying the article),

Its Features Past and Present 123

"which he bought of us last season, and wants to know if we can move some of it for him, or take some of it back, and he will order more of other goods from us to go against the value," the truth being that when the traveller has called again, the buyer has let him have a piece of his mind for having pressed him to buy on the ground that the price was likely to go up, whereas it went down instead; and the traveller, to appease him, has said, "Well, I tell you what, I'll write to our people and see if they will take some of it off your hands." Perhaps the principals, thinking they had better make the best of an unsatisfactory affair, receive back a portion of the original consignment and send the buyer an acknowledgment in the form of a credit note, basing their allowance for the returned goods on the present market value. Back it comes with a letter saying, "Your traveller promised me, that I should be credited for what I returned, at the original price charged." Then when the traveller is questioned as to this, it may be found that he made no definite agreement one way or the other, and that although he is very glib with, "I don't remember promising him anything of the sort; in fact, I am nearly sure I did not," he at last will have to admit under pressure that he said, "I am sure my people will do the best they can for you," thereby having arrived at no definite agreement as to terms on which any part of the consignment should be returned; the result being that his principals either have to put up with a loss on the transaction, or risk losing the customer's account. For unless the circumstances be singularly exceptional, principals have to abide by their travellers' mistakes. In fact, for their own credit, those who employ commercial

124 Commercial Travelling:

travellers are usually very loth to expose the latter's errors, because they consider that these reflect upon themselves. So, apart from the consideration that the traveller, as their accredited agent, has large powers in the matter of making contracts of sale, which, unless effected on a particularly irrational basis, are not likely to be set aside by legal authorities if contested in open court, they consider it best to abide by the consequences, and to end such disputes as soon as possible.

When disputants wage war about the respective merits of Free Trade and Protection, and one says to another, who holds opposite views on the subject, that such and such a country has progressed under protective measures, his opponent will say that it has done so in spite of them, thereby insinuating that with the adoption of Free Trade principles it would have made still more progress. In like manner some firms may be said to be handicapped by inefficient representatives, who retard the extension of their trade.

Tact is invaluable in all situations of life. A traveller needs it at every turn, and on his tact depend largely the comfort and well-being of his employers. A tactless commercial will worry them too much with matters which he could have adjusted himself, or will magnify customers' complaints. The tendency to do the latter is common amongst men who do not succeed in getting orders to the extent that is expected of them. They try to excuse their own shortcomings by blaming others. "So-and-So," they write home, "would not give an order this time because he was much annoyed at the way in which his last order was executed," the truth being that the customer did pass a remark that there was some little remissness in the mode of execution,

Its Features Past and Present 125

but that he was not in reality "much annoyed." A traveller unfortunately does sometimes have cause for vexation if he has got an order with a deal of trouble from a customer, and on coming round again is told that the latter is dissatisfied either with the quality of the articles sent to him, or the way in which they have been packed. But still the adage holds good that a bad workman complains of his tools, and a competent man, though taking care to report matters that are of vital importance, does not fussily exaggerate differences of a trifling nature. He does his best to smooth them down himself. On the other hand, a traveller is much in fault who is too easy-going not to try to remedy any serious evil which he knows to be the outcome of some neglect of duty or precautions on the part of some one or other employed by the firm represented by him. It is his duty to indicate it, and not to withhold information because it may get the culpable party into trouble.

A commercial traveller must have firmness, although this need not develop into obstinacy. He must not succumb weakly to importunity. For example, it behoves him to be firm in cases where serious matters of principle are involved, such as applications for the allowance of discounts forfeited by nonfulfilment of payment to time. If a firm sell goods with the clear understanding that a discount of an extra $1\frac{1}{4}$ per cent. be allowed only when the things bought in one month are paid before the 15th of the following one, the traveller should not, under ordinary circumstances, yield to pressure and allow this extra discount on an item which has remained unpaid for a fortnight or so longer. But some travellers yield to the absurdest of pleas. "Mr. —," one of them will say, "asked me to allow

126 Commercial Travelling :

him the monthly discount on the first item on his account, which was for " (article indicated), "sold him on terms of cash one month, less 5 per cent. Says he quite overlooked it, or wouldn't have let it run into the quarterly account. So I allowed it him." As if a business firm, fulfilling their part of the contract in the matter of sale, should suffer because the party, who has not fulfilled his covenant of purchase, pleads that he "quite overlooked it"!

But it is an actual fact that some travellers are weak-kneed enough to accept such excuse, and make unjustifiable concessions which are productive of general harm as setting contracts and business agreements at naught. "Oh," they will say to an employer, "it was that, or close the account; and I knew you wouldn't like that, sir." The fact is that some travellers incite these attempts at obtaining more than is due through being what is called "hungry for orders." They make "voluble answer, promising all," and commit themselves; and buyers, noting this disposition, take advantage of it and "try it on" with them in a way that they do not think of doing with a self-respecting business-like man, who states terms in a way which shows that he is not prepared to depart from them.

A traveller at times need summon up all his firmness to resist the temptation of being too easy with a customer, and thereby giving him too much credit. Granted that it is anything but pleasant to have to say to a civil buyer, who has failed to keep his engagements as regards paying to time, and yet would like to order something more, "I am sorry, sir, but we really cannot execute a further order from you until we have a settlement," and that the inclination is to try to persuade oneself,

Its Features Past and Present 127

in each case of the kind, that there are exceptional circumstances, which justify some relaxation of the firm's rule in cases of non-payment, it nevertheless, generally (though not invariably) befalls that extended credit benefits neither the seller who accords it nor the buyer to whom it is granted. For a trader seldom gets behind in payment of one account only, and so the outcome often is that all his creditors suffer in the long-run, but chiefly those who have given him extra time and supplied him with more goods while in arrear. Such a one will say in defence, when he offers a composition, "If So-and-So had not pressed me, I should not have had to go into liquidation, and should have paid you and them in full in the long-run." But all the same, when he asked and obtained more time from one traveller, and induced him to get a fresh order executed, he did not tell him (such men never do) that there were other firms whose accounts were overdue, and that there was no certainty that none of these would press for payment. Men who fall into arrears are wont to hope against hope, and get themselves into positions in which, so long as they remain there, they are acting dishonestly by concealment of facts. Ill-health sometimes throws a tradesman back, and, when he has paid promptly for a number of years, firms dealing with him are generally disposed to give him some special accommodation if he need it; but he does not often require it, because having a good reputation, he generally can obtain temporary help without application to trade creditors.

Travellers should be careful how they let any friendly feeling towards a customer bias them. They should at all times bear their employers' interests in mind, and not plead against them on behalf of a debtor who

128 Commercial Travelling :

has failed to keep his promises. But they do this only too often. An instance may be quoted to advantage. A young man had set up in business for himself entirely on borrowed capital, though he saw no reason for mentioning this fact to those from whom he began to purchase. "That is their lookout, if they choose to trust me," is the attitude frequently taken by a purchaser in such a position. He had no mean opinion of his own abilities, and began launching out too much. He boasted to travellers of the amount of business that he was doing, and of what he meant to do in the future, so that he impressed one of them with false estimations of his stability and trustworthiness. This traveller had not then learnt by experience, any more than the customer, that when a prudent man is in reality improving his trade connection, it behoves him to be cautious about letting this be known, or he may incite competition to an increased extent. But soon those, who had lent money to this young tradesman, found that they had to keep him up to the mark about paying interest promptly, and then he began taking too much credit from the firm employing the traveller who thought so highly of the (in his opinion) good account which he had secured. One of his employers who supervised the cash department of the business said to him, "That young — has not been in business two years, and here he is getting behind already. That looks bad." "Oh, sir," said the traveller, "I think you ought to encourage a young man like that. Why, do you know what Messrs. — have done for him? He told me that he has a big account with them, and that only the other day he was going to settle, and they said, 'Oh no, Mr. —; you are a young man beginning in business,

Its Features Past and Present 129

and you need your money ; we shall not ask you for the amount of the account at present.'” Some travellers, especially those who do not do as much business as is expected of them, are never tired of telling their employers what “ other firms ” do. But in this case, the principal being a man of experience, responded very sensibly, saying, “ It is about the worst form of encouragement that they can show if they induce him into the way of taking long credit.” However, his traveller thought he knew better, and did not sufficiently press the young shopkeeper for payment, only getting small sums on account from him, with the result that his liability to the firm kept on growing larger. In a year or two, the traveller came in to his employers’ counting-house, looking rather crestfallen. He had just learned that the debtor referred to had filed his petition. But that was not all ! Subsequent investigation proved that he had done so on receiving a writ issued by the very firm that he had reported as not having wished to take money from him when properly due. So much for travellers’ versions !

An old commercial representative once remarked in the writer’s hearing, “ It does not do to get too friendly with your customers.” Such a statement calls for qualification, for valuable and serviceable lasting friendships are often the result of intercourse between a traveller and a buyer ; but it certainly does not do if the former lets sentiment so militate against the interests of his principals as to become so friendly with a customer that he cannot show firmness in discharge of his duty, and require payment of him when properly due. In consequence of the trouble connected with the receiving back and crediting of packages which have been charged

130 Commercial Travelling :

when sent out containing goods, large numbers of firms endeavour to make their packages "free and not returnable," by including them in the price charged for their contents. Now, a soap manufacturer, or a wholesale dealer in sugar or tea, or an importer of goods shipped in sacks of no great value, can generally arrange to do this; but those whose trade necessitates the use of such packages as expensive casks, or assortments of bottles, hampers, and tins of different shapes and sizes, cannot adopt similar lines, and so have to charge for these, and expect them to be paid for unless returned within a specified period (a good deal of elasticity often attends the time-limit). Inasmuch as the entering and crediting of these returned empties involve warehouse and office work, many firms are ready to make some pecuniary sacrifice on the cost of the packages which they send out rather than encourage their return. So they specify on the invoices made out on despatch of goods, that they make a fixed and definite allowance (commonly one-third, sometimes one-half) on the value of packages kept. They generally take the precaution of stating also (either on price lists or invoices) that they can make no allowance on other people's packages, should any of these be sent to them. This is a necessary stipulation, for it is astonishing how lax some customers are in respect of sending "returns" to their proper destination.

Out of these two matters of the charging and returning of packages, arise questions which call for firmness on the traveller's part.

If the rule of his house be that the allowance on packages kept be one-third only, he must neither be cajoled nor coerced into allowing one-half, because his customer

Its Features Past and Present 131

S—— said that that was what others in the trade allowed. For it must be remembered that, although there is some tendency to one level as regards the price at which packages are charged, there is no recognised exact scale of uniformity as far as some trades are concerned, neither are packages employed for the same class of goods by different firms, of one uniform quality. Some study appearance more than others. There is, for instance, a considerable difference in the quality and value of bottles used for perfumes or medical preparations. Consequently, a traveller should not let himself be drawn into making unreasonable allowances for empties not sent out by his firm, and returned to them irregularly in consequence. The right course in most cases of the kind is for the customer either to receive them back again, or direct that they shall be transferred, at his expense, to the establishment of their original senders. But some buyers are very unreasonable on this point, and will say, "I don't see why you shouldn't allow me what Messrs. —— charge me for these empties. They are in good condition, and will suit you as well as your own packages." He forgets that that is a point for others to judge, inasmuch as he cannot know their business as he does his own. Of course, some mistakes will occur; retailers may have careless assistants who misdirect, and it would be hard if they suffered a total loss on mis-sent packages; neither would respectable wholesale traders wish them to do so, and would naturally like to accommodate in the way of transfer or of some allowance if feasible. But a tradesman should not, under such circumstances, claim an allowance as his proper right. Yet the writer remembers seeing a letter from a shop-

132 Commercial Travelling :

keeper to a business establishment, demanding to be allowed for some empty packages to the value of thirty shillings. These had been sent to him by another house of business with goods. On being told by the recipients that the returns were not theirs, and that for the past six months they had not sent him more than five shillings' worth of charged packages, he had the assurance to say that he expected to be allowed for them in accordance with a notification of their value, which he had sent on ; that he had accounts with three or four firms that offered the same class of goods, and when he had empties to return, he despatched them to whichever it suited him.

This thick-skinned individual could not (or would not) see that he was expecting one wholesale house to buy the empty packages of another, neither apparently was he alive to the fact that he was, in this case, acknowledging that he had bought goods elsewhere, which were of the same nature as those offered by the firm that protested against placing other people's empty packages to the credit of this customer's account. But many business occurrences evidence that truth is stranger than fiction.

When it is remembered that the pressure of business tells heavily on the nerves and temper, and that it is possible for a traveller to lose an account which he values, if he hold out against a claim of a shilling or two, the difficulties which beset his path appear manifold. He should, however, consider what may be the result of injudicious concessions ; for a man, who obtains one, is apt to get his appetite whetted for more, and often waxes too self-important through thinking that the traveller who has given in to him must be

Its Features Past and Present 133

desperately anxious to retain his custom. But a commercial representative who has tact, shows it by not making much of unimportant matters, and by settling them on the spot if possible. If a claim, if entertained, be not calculated to materially affect a principle or establish an undesirable precedent to be reacted upon in the future, he will generally be acting in the interests of his employers if he meets it to the satisfaction of the customer, even if he does feel that the latter is expecting more than is reasonable. And, once having made up his mind to do so, he need not obstinately reassert that he thinks that, properly speaking, the customer is not entitled to claim, nor must he make a favour of his concession, or he will certainly cause irritation. Some men so positioned foolishly say, "Well, sir, I'll allow it this time; only, as we are a bit out of pocket by it, as you see, I hope you'll make it up to us by giving us good orders in the future."

Such remarks are in reality not calculated to bring about the desired conclusion. The customer has the matter impressed upon him, and he may not unnaturally reason, "Well now, Messrs. — will want to get back the amount of that allowance out of me; I must be careful what orders I give them," and so be keener than ever about the prices at which he buys of them.

It is very important to a traveller to know when he has said enough. Over-loquaciousness often defeats the end in view. In support of this statement, the words of a traveller who has had the experience of more than half a century may be cited: "I have often thought," he said, "that the attempt to get an order is very like fly-fishing. Your fish rises to the bait, and the slightest irregular motion on your part, while

134 Commercial Travelling:

you are handling the rod, sends him darting off again. Well, a traveller makes a man an offer, and while he is considering it, perhaps he says something more, which entirely changes the other's train of thought, and puts him off buying." This is true enough, although the inexperienced may be slow to comprehend the reason why, and those inclined to decry commercial morality may be disposed to infer that if such be the case, there must be a good deal of trickery connected with the action of making a sale. This, however, does not follow. Says the sceptic, "A man can only buy what he wants, and should not be urged to buy what he does not want, and himself should be the best judge of that." But there is an answer to this. There are favourable and unfavourable times to purchase. A trader may know that he is likely to get rid of a certain quantity of goods in a year. He ordinarily can form a fair idea as to this by reference to his average output of recent years. But where will you find one who is invariably right about the time at which it is most profitable to purchase? Acute men, who watch the markets carefully, are less likely to go wrong than careless buyers, but no merchant or trader is infallible. A commercial traveller, therefore, may wait on a buyer and put certain representations before the latter which incline him to purchase, but in his zeal to clinch the bargain, may add something which quite alters the buyer's view of the market, and disposes him to wait, and not to buy more than he requires for immediate necessities, although the commercial traveller in good faith tries to secure an order which will keep the buyer stocked up for some time. He knows that the customer to-morrow may have another traveller waiting on him,

Its Features Past and Present 135

who will likewise impress upon him that now is the time to buy, and may effect a sale with him. So he frequently cannot refrain from saying rather too much ; and whereas the buyer may share the traveller's opinion as regards the probable effect which certain things may have on the market, he may differ with him touching that of others. Consequently, the seller's bringing forward too many arguments in favour of purchase not infrequently defeats the end in view.

It is rather natural that a commercial traveller, who has tried to secure a customer's order by representations that he would do well to buy then and there, and has not succeeded in getting him to purchase, should, if the latter has eventually had to pay higher figures through injudicious delay, be disposed to remind him of it. But there are various ways of doing this, and a traveller must be careful which he adopts. Customers neither like to be dictated to nor to be brusquely reminded of their want of perspicacity, and a representative is not likely to ingratiate himself if he bursts upon the buyer, when he sees him again (as some commercials will do), with, " Well, sir, I was right and you were wrong, you see ! That stuff went up the very next day. Hope you'll believe me next time." The customer ordinarily does not delight in having it dinned into him that he requires to be taught his business, and that the traveller is the one man qualified to teach him properly.

It would be more judicious if the latter were to approach him with, " I hope, sir, that you filled your requirements" (this is a common commercial phrase) " before the price of such and such an article went up. If you remember, the market was moving up just when

136 Commercial Travelling

I offered it to you the last time I was here." The buyer would then be likely to recall for himself that the traveller had wished to secure his order for the article in question, and had afforded valid reasons in favour of purchase, and remembering this, would probably be disposed in his favour on a further occasion. Although a traveller may attempt to chaff good-humouredly, a buyer will generally receive his badinage ill-humouredly if it be about the latter's loss of pounds, shillings, and pence ; but if the bearing of the representative be such as to imply that he is genuinely vexed if the seller have missed his chance of buying to advantage, his sympathetic attitude may stand him in good stead on some future occasion.

CHAPTER XI

WHY COMMERCIAL TRAVELLERS MUST BE CAUTIOUS

It is extremely important for commercial travellers to exercise a degree of caution, although this need not degenerate into a state of perpetual suspicion. A young traveller ought not to set out with the firm belief that everybody will cheat him unless he be sharp enough to see through their wiles. For those who pass through commercial life have opportunities, if they will only set themselves to watch, of noting that there are numbers of conscientious, upright men of business, who scorn to take advantage of any palpable slip on the part of others. "I remember," said a prosperous manufacturer, who is still living, "that I was sent out travelling as a young fellow, without knowing half as much about the work as I ought to have, and I made a mistake in settling the second account that I presented. I deducted five per cent. discount off it, when I ought, by our terms, only to have taken off three months' interest, at the rate of five per cent. per annum. If the man had stuck to it, our people couldn't have said anything. But he didn't. After I had gone, he wrote direct to the house, and said that he thought there had been some mistake on the part of their traveller in allowing him five per cent. off his account, as he had never had it before, and that if it was an error he would pay the difference."

138 Commercial Travelling :

Some meaner-minded men would have reasoned, "He ought to know his business, and it's not my place to tell him"; but not so this customer referred to. Many firms, too, have had reason to thank traders who, when settling accounts with their travellers, have pointed out some error in calculation, or some omission of an entry which should have appeared on the statement to swell the amount of it. There is much greater honesty in these respects than is generally imagined. Still, there are those who will take advantage where they can; so a traveller must always be careful and vigilant. Some of them incur loss to their employers by not accurately posting them up in their whereabouts, so that the latter, in the event of a sudden rise in the price of some article which they have empowered their travellers to offer, cannot communicate the intelligence of the advance in time to stop them from making sales at the old price. And if a traveller calls on a man and offers him goods at a definite figure, and receives an order, he cannot expect the latter, before he gives it, to say, "I suppose you have heard that this article which I am ordering of you has just gone up on market." It is not he who is giving the traveller authority to sell, and sometimes firms have good reasons for selling for a while under market price. They may want to make sure of retaining customers. For they know when a heavy advance has taken place that there is the likelihood that some trade-seekers, who bought prior to the rise, will be sure to make special offers, with a view to opening fresh accounts; so that, although most experienced business men will say that the only legitimate way of doing trade is to go up and down with the market, some who hold

Its Features Past and Present 139

fair stocks are disposed to be liberal with old customers in not immediately asking them prices advanced in full proportion to the rise.

Traders are well aware of this ; and so, if a traveller chooses to offer them at unadvanced figures, they consider that all that they have to do in the matter is to buy what suits them. If a traveller (some of them are foolish enough to do so) were to call back on the day following, and say, " Oh, Mr. —, I was wrong in selling you those goods at 56s. per cwt. yesterday. I have since had a note from our people, saying that the stuff went up to 60s. per cwt. at yesterday's sales," the buyer could say with justice, " That is nothing to me ; you booked the order at 56s. per cwt., and your people are bound to execute it at that figure." And so they would be, unless the traveller had made an express stipulation at the time of sale that his price should be subject to any further market fluctuation of that day—a most unlikely arrangement, but one that comes within the bounds of possibility when an article is going up by leaps and bounds. Then a buyer may say to a traveller, " Have you any so-and-so to offer ? " and he may answer, " I can only sell a limited quantity subject to any further advance of to-day's market " ; whereupon the buyer, being fully impressed that the price will go on mounting up, thinks it best to secure some as soon as possible, and covenants to buy at a price plus any advance that may take place on the day of purchase.

But if the traveller have not done so, it is out of the question that he should try and back out of the sale on the ground that the price went up before he knew about it. No excuse can be accepted, such as the fact

140 Commercial Travelling :

that his people had advised him of the rise, but that their letter had not reached him at the right place, through some misunderstanding. The buyer can with reason respond, "If you had not taken the order yesterday, I might have tried elsewhere then. The price is higher all round now, and there is no chance of my securing some of the article at the old price." Not a few, while resenting the traveller's attempt to evade the conditions of his sale, would be disposed to add, "If it had gone the other way, and the price was down on market, you wouldn't have come back to-day to tell me you would let me off my bargain. I might just as well have expected you to do it in that case as for you to come here making a difficulty about executing my order because you didn't get a notice of rise in price betimes." Some feeble-minded commercial travellers have under these circumstances been known to plead, "If you look at our price-currents, sir, you will see printed, 'Prices subject to market fluctuations.' " As if any specification of this kind would invalidate the terms of a sale made at a fixed and definite price ! The purpose that such a notice serves is that when a firm publish prices, say at the beginning of a month—for many issue monthly price-currents—and any of the articles specified change in value prior to their issuing further price-lists or special notices of alterations, they are not bound to sell at the old figures. They may, however, be taken to task with reason, should a buyer write, "Send me ——" (specifying some particular article), "at your price quoted," and they execute the order without apprising him that an advance has taken place, and then proceed to charge him a proportionately higher price. Vigilance has perpetually to be exercised

Its Features Past and Present 141

by firms who offer articles which are subject to material market fluctuations in price. They get many orders couched in the words alluded to, and are sure to suffer loss if they do not, before despatching them, arrive at a clear understanding with the senders about their being ready to pay the advanced figures. Otherwise, they only get their invoices returned marked, "Please correct; I ordered at your list price." In these cases the sellers often feel that they are being scurvily treated, because they are convinced that the buyer must have known that the value of the article in question had advanced, and wrote with the hope that his order would be executed prior to his receiving any notice of altered figures from the firm, so that he might subsequently put in his demand for an unchanged price. The following remark is often heard in business circles at times when there is a sudden rise in the value of some important commodity: "Oh, we have had to turn back no end of orders! Lots of people are trying to get the stuff from us at the old figure."

Some travellers give their principals a good deal of trouble through want of care in taking orders for "forward delivery," that is, booking them not to be executed forthwith. So long as they are cautious enough to get the purchaser to agree definitely that goods ordered shall be delivered not later than a specified limit of time, their principals know what to be at, as they can provide accordingly. But this they cannot do with the same convenience when a traveller sends home an order marked merely, "To wait forwarding instructions," an arrangement which may suit the buyer's convenience, but which is most troublesome to the seller. It is all very well for the traveller to allege,

142 Commercial Travelling :

as some of them do, in defence of such indefinite bookings, "Oh, he is sure to want it before long. I saw he wasn't inclined to have it directly, and I couldn't get him to name an exact date for having it sent on." He does not seem to see that he has permitted the buyer to get hold of what is not uncommonly termed "the right end of the stick." For should the value of the article go down on market, the latter can say, "Don't deliver just yet." Should it rise, and a sudden demand create a scarcity of supply for the moment, he can, nevertheless, require that those to whom he has given the order shall execute it in full forthwith, no matter how this may inconvenience them. It may be said, "Surely business men do not countenance their travellers in taking orders on such terms!" Quite so! Anyone who habitually did permit it would not be looked upon in the commercial world as a good man of business. But the fact remains that there are travellers incautious enough to book orders in this irregular manner. They either want to swell their order-sheets, and make more show, or become apprehensive that, if they do not do so, others will "get in with their customers," as they term it, and so they make contracts of sale which are decidedly in the buyer's favour. It is a rash and reprehensible practice to indulge in, but travellers, who have participated in it, have been wont to defend themselves on the ground that their employers have told them to spare no pains to keep customers from buying what they can offer to them from any other firm. Principals, therefore, should be careful at all times about not departing from established lines of conduct of business, for, if they stretch a point on one occasion, the travellers may wish to adopt that as a

Its Features Past and Present 143

precedent, and act on it with greater frequency. Exceptions made prove no exceptions in the long-run, and many a merchant has had cause for regretting that he gave in on a matter of principle because it was represented to him that the question would not be likely to be raised again. "I gave in to one, and now they are all asking for it," becomes his mournful complaint. And so it is. One irregular proposition, incautiously acceded to, is frequently productive of a deal of worry. Granted that competition is severe, and that buyers are unreasonably exacting through over-indulgence and want of firmness on seller's parts, the traveller who disregards his employer's interests, in respect of not affording him reasonable security in connection with the contracts of sale which he makes on his behalf, is not likely, in the long-run, however earnestly he may work, to benefit him by his exertions. Where caution is often insufficiently exercised by young travellers, is when they are led away by appearances. It has been said, with some reason, that it takes some men thirty years to realise that it is not always the man with the shiniest hat who can draw the longest cheque; and it may also be asserted confidently, that a number of travellers apparently cannot grasp the fact that a showy appearance of a shop-front does not ensure that no bill of sale has been given on the stock and fixtures.

CHAPTER XII

ON THE TEMPERAMENT WHICH BEFITS A COMMERCIAL TRAVELLER

It may be advisable here to say a few words touching the temperament which men should possess if adopting the avocation of a commercial traveller. It certainly should be a sanguine one, otherwise the rebuffs which must be encountered in the course of the work will prove too disheartening; and, as an employer once remarked, people do not want a man who offers goods to come in looking as if he had just buried his grandmother. Cheerfulness begets cheerfulness. But it should not be confounded with boisterousness; and a traveller who wants to crack jokes on all occasions, and induce others to mirthfulness by laughing at them himself, will sometimes be emphatically disapproved of. Grave issues depend on buying and selling; and, while a bargain is not completed, a recognition of this is to some extent advisable, although a relaxation after it is concluded is more allowable.

That man is perhaps the happiest as a commercial traveller who goes about his work with a keen sense that whenever he makes sales he will be giving good value for what he will receive, as this feeling does to a large extent eradicate another, which makes the offering of goods so distasteful to sensitive men, who cannot get out of their heads the idea

Features Past and Present 145

that they are asking the buyer to confer a favour on them.

Some will say, "Of course a shy, sensitive man cannot expect to succeed as a traveller." But this is not strictly true. A man of such a temperament, if he can possibly do otherwise, had better not adopt the avocation as a permanent means of bread-winning (the writer uses the word permanent, because the experience gained by some commercial travelling will afterwards prove of value in many other walks of life); for although, in spite of shyness and sensitiveness, he may achieve a fair amount of success, he will do so at a cost of too much mental strain and too much pain to himself.

An illustration in the form of a quotation from the late Sir Walter Besant's *Armored of Lyonesse*, may help to explain this :—

"It is not the nervous creature who breaks down. He may generally be trusted. He lies awake for whole nights before the time arrives; he reaches the spot weak-kneed, trembling, and pale; but, when the hour strikes, he braces himself, stands up, and goes through with it."

And so it is with a shy, sensitive, but conscientious traveller. He worries over the anticipation of encountering a buyer whose manner is repellent, or who has had some disagreement with the house, which he, the traveller, will have to adjust. But he gives his mind to the matter, and often does arrange it in a way more satisfactory alike to his customer and employers than would have been effected by a thoroughly thick-skinned man, who, not heeding what others

146 Commercial Travelling :

say to him, is not careful as to how he replies, and so creates or prolongs ill-feeling. It is the too-assertive traveller who most commonly loses a customer. Take the cases which come into court, where the rights of a sale contract effected through a traveller are disputed, and it will often be found that the seller promised what he did not strictly adhere to, and said more than he had any business to say. A shy, conscientious traveller often would dearly love to please a buyer by making him some special concession, but his conscientiousness impels him not to depart from his duty, which, as he faithfully believes, consists in the carrying out of the instructions from headquarters.

It must be remembered that to those who have been brought up much in the open air, the sedentary occupation necessitated by work in an office is frequently very trying. So it is a consideration in bringing on a youth to travelling work as to whether he naturally likes to be moving about a good deal in the open. If he does, it will probably induce him to work hard when he is given a trial at travelling, so that he shall not be recalled to some indoor post. Men are so variously constituted, that whereas one likes a sameness in surroundings, and a monotony in the nature of his occupation, another chafes at either.

Many men who have been glad to relinquish commercial travelling when they have begun to feel the ties of home life, and the necessity for giving closer attention to the bringing up of their children, have, nevertheless, been wont to say how much they missed the going about when they first gave it up. "There were a good many things that I didn't like about travelling," said one of these, "but when I left it off, so

Its Features Past and Present 147

as to look after things at home, I used to feel like a bird in a cage when the usual starting-times came round."

If a man be of a studious turn of mind, and become a commercial traveller, he will as a rule find it harder to apply himself to literature than if engaged in some occupation which gives him seven or eight hours' work during the day, and leaves him his evenings free. For a hard-working traveller's hours of duty are lengthy. There are spells between the actual making of sales and the collection of accounts, when he has some enforced relaxation. He must spend time in going from one place to another, and he must wait about at business establishments when the buyer, whom he has appointed to see, happens not to be ready for him. But an energetic traveller, to make up for these interludes, habitually starts on his work early, and keeps it up as late as people are ready to see him. He despatches his orders home as early as possible. In these days of improved business appliances, the use of the manifold order-books, which enables men to duplicate their orders, has shortened the hours which used to be devoted to transcribing them. But an order-sheet needs going over to ensure that all thereon shall be clear to its recipients, and frequently some more particulars have to be added. Then, too, a traveller has generally something of importance to communicate, which necessitates his writing to his firm in addition to sending his orders. If he have paid in money to any bank branch to their credit, he must send them an advice, so that it may be ascertained promptly that the proper amount has been duly received and correctly credited. He may require renewed samples for himself, or that some special

148 Commercial Travelling :

sample shall be sent to a customer. Or a buyer may have asked him to get the firm to send a quotation for goods which he anticipates buying, but wants to purchase at a price which shall include all carriage and delivery charges to some particular place. The traveller himself naturally cannot give such a price off-hand, because he does not know what the charges in question will amount to. So there is a constant call for correspondence on his part. It is mainly in recognition of the fact that travellers are frequently occupied with business correspondence till 9 p.m., that commercial etiquette restricts smoking in the commercial room before that hour. Of course, all travellers do not make a point of regularly occupying themselves with work till that time, but large numbers of them are busy, night after night, till close upon it. A methodical traveller, who receives payments during each day, usually likes to go over his entries of them at the close of that day's work, and check them to make sure that his accounts and money are correct. Then, too, a certain amount of time is often devoted to going over the work and appointments allotted for each following day. In point of fact, a hard-working traveller thinks nothing of giving twelve hours out of the twenty-four to what he has to do. Those who are apt (many do this) to censure commercials because they often are hearty eaters, would perhaps be less critical if they fully realised the amount of work that they get through, and the number of hours that they are on their feet. It would do some of these fault-finders a deal of good were they to try the work before condemning the appetites of those who have to do it. Great licence is given to Arctic explorers

Its Features Past and Present 149

in the way of tolerating their interlarding their records with accounts of the blubber which they consume. People who make summer holiday tours, and afterwards deliver accounts of them in lecture form, with the assistance of illustrations and limelight, are frequently given to enlarging upon the meals which they enjoyed here and there. But the poor commercial traveller, whose work makes him like unto a rapidly exhausted furnace needing prompt replenishment, is too frequently spoken of as being one who cares for nothing but eating and drinking. His game of billiards and glass of whisky are magnified into wild excesses, as is his occasional hand at cards. These last, by the bye, are by no means nightly in evidence in the majority of commercial rooms, though they may be in tradesmen's clubs, and the points played for by travellers are usually low.

Commercial travellers know how hard it is to get money, and that naturally disinclines the majority of them to extravagance. In point of fact, they commonly resent any display of it, rather than otherwise, and speak contemptuously of the man whom they consider to be doing the "Big Pot." A young fellow of retiring disposition, if necessitated to do some commercial travelling, may be a little uneasy as to the reception which he may anticipate from fellow-travellers. But there is scant cause for apprehension on this score. Good-humouredness and civility are the order of the commercial room. As in other circles, a certain amount of "chaff" may occasionally be encountered; but, unless a beginner on the road give himself airs, and be over-pretentious, he is extremely unlikely to meet with any serious annoyance.

150 Commercial Travelling

Years ago, one known to be a new-comer would have been expected to stand an extra bottle of wine or two at the dinner-table. "Come, come! we must shoe the colt," the seniors would say, and require this of the neophyte. But nowadays, the custom, like many others, has been abandoned by common consent.

In a party of six or seven commercial travellers, however, there is generally one to be found who can put down the man who brags or assumes too much. The following anecdote may serve as an illustration:—

"I remember," said a traveller, "a man whom I met once or twice. He was always too big for his boots. He didn't stay long on the road; he was no good at travelling, though he did think such a lot of himself. One evening I heard him gassing away, and he said you could always tell the difference between a principal travelling on his own account, and an ordinary representative. Old B—— was there, writing hard to catch a post. The other chap interrupted him with, 'What do you think, sir? Could you tell which I was?'"

"'I should think you were a principal,' snaps out B——.

"'Ah! right you are, my dear sir! But what made you think it?'"

"'Think it?' says B——, jumping up to post his letter, and turning round at the door. 'Why, because no firm in their senses would be such fools as to send you out travelling for them.'"

CHAPTER XIII

TRAVELLERS' DUTIES AND EQUIPMENTS

AN experienced firm of accountants, on being asked what books might be said to be absolutely necessary for trading purposes, answered, "All traders require to keep at least one of each of the following kinds of books : (1) Day book ; (2) Debtors' (*i.e.* customers') ledger ; (3) Cash book ; (4) Bought book (*i.e.* of purchases). All the other books are in reality subdivisions of the above, and according to the requirements of each individual trader, such divisions are adopted."¹

In like manner it may be stated—although other responsibilities are a necessary adjunct—that the primary functions of the commercial traveller are to sell, and ordinarily, although not invariably, to collect money also ; for while many travellers are constantly being employed to take orders on terms requiring a direct payment to their employers at a date prior to that of their next call on the givers, it rarely befalls that some payments are not deferred by arrangement, or omitted, owing to buyers' laxities, till they come round again.

With reference to the first-named function, namely, that of making sales, various matters have to be considered.

¹ The writer has already had occasion to call attention to this communication in his text-book, *Commercial Knowledge*, published by Mr. John Murray in 1901.

152 Commercial Travelling:

A traveller must not start out without having a clear understanding with his principals as to whom he is to call upon, and where he is to go, and the times at which he will visit particular places.

The books of the firm should afford a list of those whose custom is to be sought. Actual customers' names must of necessity figure in the indexes to the ledgers, and careful firms, who wish to extend their trade, keep a list besides of others, who carry on business within their trading limits, from whom, believing them to be worth doing business with, they would be glad to obtain orders. It may be as well to mention here that principals who send out travellers expect them to be always on the lookout for fresh buyers to add to their lists.

Past, present, and prospective customers have then to be advised of the coming of the traveller, and the advice note ordinarily is of similar nature to the example afforded herewith.

"DEAR SIR" (or sirs, as the case may be),—"We beg to inform you that our Mr. — will have the pleasure of waiting on you on the (date herewith), when the receipt of your favours will oblige.—Yours truly,

"(Signature.)"

Some prefer to word such an intimation all in the third person thus: "Messrs. — beg to inform Mr. —, that their Mr. — will have the pleasure of waiting," etc. The adoption of either mode appears immaterial, but experience has taught a good many firms that it is more prudent to discontinue a form of address once very prevalent, which comprised the words, "favour of your esteemed orders."

Its Features Past and Present 153

Most firms, unfortunately, have on their books some customers who have got into arrear with their payments. From these they would not welcome fresh orders without satisfactory settlements of their overdue accounts. But they are not acting in accordance with the lines of accuracy on which commerce must be conducted, if the wheels are to run smoothly, if they send an intimation with which they are not prepared to act in accordance; and a young, inexperienced traveller, noting that nothing had been stated to the contrary on the advice notice, might excuse himself to his principals on this ground, if over-persuaded by the customer in arrear to take a fresh order: "Favour of your esteemed orders' wasn't scratched out on the advice note sent to him, sir," he might plead. For travellers will sometimes catch at the merest straws to find an excuse for having done something unwise, and as advice notices are made from a list kept for the purpose, and hundreds are often sent out at a time, it would not be surprising if it slipped the memory of the responsible parties to see that special alterations were made in particular cases; so it is more prudent that nothing shall be stated on the advice notes (they are usually so printed as only to require the filling in of dates and names before despatch) which is liable to be inconsistent in exceptional cases. Although no man has a right to consider that it is a favour to pay money when it is properly due, it would not generally be considered irregular to advise anyone behindhand in his payments to the effect that his "favours would oblige," because most firms would consider that the favour which they would like best from a man in arrears would be an adequate payment, thereby relieving them

154 Commercial Travelling :

from apprehension lest they should make a "bad debt" with him.

Passing on to the necessity for careful arrangement beforehand as to times of calling, it must be remembered that it would never do for a traveller succeeding to a ground merely to reckon that the man, who went over it before him, took so many days to work it, and spent so much time at each particular spot, and that all he had to do on taking his place would be to endeavour not to take a longer time over the journey. Were he to start out commencing the work on a different day in the week than that chosen by his predecessor, he might throw things quite out of gear. The convenience of customers has to be studied, and all over the country representatives have for the most part to avoid early closing days and market-days ; and now there are very few places where a good day's work on the road can be done on a Saturday.

A customer, even if he be at home, after he has put up his shutters or drawn down his shop-blind and fastened his shop-door on an early closing day, is not wont to thank that traveller, who comes ringing his private bell, with an apology for not having called at the right time. Nor will men who are straining every nerve to meet the rush of market-day customers, who habitually do not come into the town on any other day in the week, be disposed to look smilingly on a traveller even if he says, "I won't keep you a minute longer than I can help, as I see you are so busy." They do not want to be interrupted even for that brief moment of time which it will take to say that they are busy. A traveller, they maintain, ought to know better than to be such a fool as to come at such a time ; and if a

Its Features Past and Present 155

tradesman had transacted business with a mercantile firm on satisfactory terms for a dozen years or more, he probably would not be deterred from sending them an angry remonstrance (not one in a thousand would stand it twice running) if a representative, though new on the ground, were to press in upon him on a busy market-day. To the traveller himself his speech, in all likelihood, would be to this effect: "If you didn't know better than to arrange to call on me on a day like this, your people ought to have taught you better, and that's what I'll tell them if they say anything about my giving no order this time. If they can't send a man that knows when he ought to call, there are others who can." Tradesmen are apt to treat a traveller with scant civility when they think he is studying his own convenience rather than theirs; and they do not consider that they are bound to inconvenience themselves because he has not taken the trouble to ascertain beforehand the market day in their town, and the fact that they must be expected to be especially busy on that day. Their view of looking at it is, they are not actually obliged to see the traveller. They buy goods, perhaps, from the firm represented by him, but provided that they pay for these to time, that is all which that firm can actually demand of them, so that, if they are expected to invariably give the representative an interview, it is for him and his employers to study their convenience by ensuring that he shall not call on them at their busiest times.

The traveller's route and advice notices having been arranged for, there remain further requirements to be considered. It is obvious that, when he calls upon people, he must be in a position to introduce himself

156 Commercial Travelling :

quickly when introduction is needed. A traveller may, for example, be well acquainted with the principals of an establishment, so that they will recognise him at sight directly. But principals are constantly taking on fresh assistants, and these may not know him when he calls ; and if he merely says who he is, they may make some mistake in passing on the information to their superiors. Then, too, he may call on fresh people with whom he has done no business hitherto, and on whom he wishes to impress clearly the name, address, and description of his firm. It would be a disappointment to him were he to call on a possible buyer, and produce such a favourable impression on him that he would promise, although not wanting at that moment the class of goods offered by the other, to bear his house in mind, and then to be told by him, on the occasion of a second call some months later, that he had ordered elsewhere without making price inquiries of the firm represented by the traveller, because he had forgotten the name and address.

Consequently, he must be provided with the business cards of the establishment for which he works. Then, if he goes into an office, any junior who comes forward to receive his message can take one of them to his principal, who can then see at a glance who wishes to see him, and will know for what purpose. Word-of-mouth messages in such cases may, by being wrongly delivered, cause waste of time and irritation. Time is so valuable to many business men that they are not prepared to interview every traveller who wishes to see them. A merchant who has travelled both at home and abroad, but does not look at things solely from a traveller's point of view, because being at home for some months

Its Features Past and Present 157

in the year he has to see travellers who come to offer goods to the establishment in which he is a partner, recently gave it as his opinion that English business men were too conservative in respect of indisposition to listen to commercial representatives. "On the other side of the water," he said, "it is less so. They will say, 'Come in, sir; let us hear what you have to say,' and will give you a hearing." However, not a few merchants on this side, if called to account on this score, will answer to this effect: "I shouldn't mind seeing more of them if they would only know when to go, but if you let all these fellows in who are hungry for orders, they take up all your time hanging about, and won't take a hint when you tell them you are pressed for time; and then one gets out of temper, and outs them short, and if they come again they are told I am too engaged to see them."

Certainly, when a man is giving time and serious attention to questions of buying what he does want, it is trying to him if anyone will persist in offering him something else which does not interest him. Many young fellows feel the disappointment a good deal when they are first sent out to make sales and cannot get the much-desired interview. Their principals have told them that the goods put into their hands to sell are exceptional as regards quality and price. They believe what they are told, and go off in a sanguine state of mind, hoping to do great things and so earn the approval of their employers. A fellow-traveller or someone else may say to such a one, "You ought to call on F—— & Co. They must be big buyers of such and such a thing in your line. I heard of their shipping twenty cases of it to one man alone." Off goes the youngster,

158 Commercial Travelling :

with visions of the big order which he is going to secure then and there. He presents himself at the inquiry-desk and asks, "When can I have the pleasure of an interview with your buyer of — ?" He gets the stereotyped answer, "If you'll give me your card I'll see whether he can see you." The messenger goes away with it, and comes back with, "Mr. — says that he is not wanting goods in your way at present." That may be all the answer that he receives, or he may be told that if he likes to leave a sample and price he can do so, but that Mr. — (the buyer) cannot spare time to see him. All this sort of thing is very chilling, but young travellers must bear in mind that such receptions need not be invariably anticipated, that there are prizes amongst the blanks. Sometimes a sudden scarcity of supply of an article on market, and an increasing demand on the part of customers anticipating higher prices, makes buyers quite ready to treat with the representatives of firms hitherto comparatively unknown to them, if these come with positive offers of an available quantity of an article which is hard to be met with for the time being. More will have to be said about this later on, in connection with the subject of travellers' sales.

If, as is usually the case, the traveller have money to collect, he must of necessity have exact particulars touching the same ; so he is either furnished with a list of accounts or with the statements of accounts themselves. Some firms adopt the former arrangement, but the latter is, perhaps, more generally in vogue. Now, let us look at some of the pros. and cons. Some will say, "Surely the best plan must be that of posting the accounts on in advance, so that customers may

Its Features Past and Present 159

have time to examine them beforehand. Then, when the traveller calls, he will only have to deduct such discounts and allowances that are due, receive the money, and receipt the account; whereas, if he presents it on arrival instead, the customer has to compare the items on it with the invoices previously received, and this must take up time and keep the traveller about longer than if the accounts had preceded him."

This may sound plausible. But suppose, when the traveller calls, the customer has in reality mislaid the statement of account, or makes a feint of having done so, he may waste the traveller's time while hunting or pretending to hunt for it. Men who want to avoid payment for the moment are unfortunately given to subterfuge only too often. Such a one, who has received a statement in due course, will say, "Sorry, sir, but I've mislaid your account," or perhaps he will allege that he cannot remember ever having received it, and suggest that it has gone astray in the post, and then will add, "If you will have a duplicate sent on to me, I will see to it promptly and remit." Some travellers, not to give their customers this loophole, arrange that all the accounts sent on beforehand shall be impressed. Then they carry the impresses with them, and produce them if customers say that they cannot for the moment lay hand on the originals. But even then, some men would be likely to say, "If I did receive the account, it must be here somewhere," and would spend time hunting for it.

In connection with some businesses, statements of accounts presented may contain numerous items, because the customer may have to supply articles which he cannot, with reasonable convenience, keep

160 Commercial Travelling :

in stock, and so has to order them whenever they are required of him. A retail chemist, for instance, may be required by some analyst or the director of a chemical laboratory for teaching purposes, to procure him quantities of various articles for which there is no general sale to the public, and which it does not pay the retailer to keep on hand ; for a scientific experimenter may try first one thing and then another for some particular purpose. Therefore, if the chemist, on the strength of receiving one order from an analyst or laboratory director, lay in a stock of the article which was asked for, there are chances that more of it may not be required of him, because the party, who ordered it for experimental or other special purpose, may not require any further quantity of the same thing. So the chemist has no resource but to send orders to the wholesale firm, whence he gets supplies, for just such quantities as are ordered of him. The wholesale firm would perhaps decline to supply him with amounts which often are only of the value of a few pence were it not that he habitually orders larger quantities of other articles from them for which he has a more regular demand. So they, as it were, take the rough with the smooth, and execute trifling orders from him when required. An account of this kind may contain fifty or sixty items, and, if a traveller present it, the checking is likely to take some time.

But, on the other hand, a statement may comprise a single item only, and as great numbers contain but three or four, the checking does not usually require much time ; therefore, many travellers prefer to carry their accounts with them rather than risk their being not forthcoming through customers' laxities. There is, how-

Its Features Past and Present 161

ever, one grave consideration in connection with the intrusting of statements of accounts to a representative. Unless there be some countercheck, it gives him greater opportunity of defrauding his employers. For he may falsify some of the aforesaid statements. Dishonest travellers have repeatedly been known to do so, and in some cases have robbed their principals for years before their frauds have been detected; their ordinary *modus operandi* (cases have more than once come under the writer's personal notice) being, when paid in full by a customer, to represent that he has only paid in part. When terms, for example, are three months' current journey account, all items for goods had within that period are considered due, no matter whether had just after a traveller's call of three months ago, or a week prior to the time when he comes to be paid. If he call on 2nd April, and again on 2nd July, goods if supplied on 28th or 29th June will be down on the account, as well as any supplied on 3rd or 4th April, for these are the terms implied by this covenanted-for three months' current journey account. Still, in many cases, if it were represented by a traveller, when accounting for moneys received, that a customer, who had in reality paid him in full, had not settled an item for goods received close to the end of the term of credit, on the ground that he had scarcely had time to check them, and wished it to be held over, the principals would usually not demur, and would sanction the carrying forward of the balance to his debit, so that the statement presented at the end of a further three months would be headed with, "To balance of account rendered." The traveller, who had misappropriated the amount brought forward thus, would, however, be careful

162 Commercial Travelling :

not to present this account, but would make out another for his customer, giving him full credit for his real payment. Then he would go on manipulating that account, or others which contained items for goods had close upon the time of his calling, so as always to represent to his principals that he had received less money than was the case in reality. Anyone taking his place would have found out the discrepancies directly. One of the customers whose account had been falsified in this fashion might call at the firm's office and happen to ask to see his account in the ledger, thereby leading to detection of the fraud which was being perpetrated. But it is astonishing how long such deceptions may be practised. Some firms, as a precautionary measure, specify, in all cases where an account is owing, the amount of it on the advice notice of the traveller's forthcoming call sent to the customer beforehand. Others, at certain periods of the year, send memoranda to their customers of such balances standing to their debit as appear on the firm's books at the moment, and ask them to report if they know reason why these may not be considered to be correct.

A traveller, who has to collect money, should provide himself with things calculated to expedite the process. A reasonable amount of change and receipt stamps should never be lacking, for customers cannot invariably be depended upon to furnish these should the traveller be inadequately provided ; and sending or going to get them loses time. Then again, should the firm represented by him be in the habit of taking bills of exchange from any of the customers, the traveller will do well to carry a supply of acceptance forms about with him, so as not to have to procure them when buyers

Its Features Past and Present 163

say that they are desirous of being drawn upon for the amounts of their accounts. The wheels run more smoothly if a traveller will but anticipate such requirements.

Cautious travellers seldom complete the receipting of an account till they have actually received the payment. "Is that what you make it, sir?" such a one will say, showing the account with all due deductions taken off. Then he waits till the customer hands him the cheque, cash, or accepted bill, as the case may be, sees that the amount thereof is correct, and duly receipts the statement.

An immediate entry in the traveller's account-book will minimise the risk of making any mistake touching the particulars of the settlement of an account. Many a careless representative has annoyed his principals by being in doubt as to the exact nature of a buyer's claim on account of which the traveller has made him some allowance, although subsequently unable to say precisely what it was for.

It is well if a traveller have opportunities, before starting, of examining the accounts, the amounts which he will have to collect. Then he can confer with his principals touching cases where buyers have got into arrear. There are some men who hardly ever pay quite up to date, and who, however, will not get much behindhand unless too slight pressure be put upon them. Such traders seldom rank among the most prosperous, and yet they contrive to live. They are what are termed "rather slow." Their fathers took long credit before them in days when it was more sanctioned, and they incline to it when altered conditions of business no longer permit of it. This sort of customer

164 Commercial Travelling :

is generally rather a source of anxiety, and necessitates conference between principal and traveller touching how to handle him and to what extent to encourage his custom. A firm may have a hard-and-fast rule that if they give three months' credit in accordance with their specified terms, anyone who exceeds it by three months more shall not after that be supplied with further goods till he have paid his overdue account. But if he pay it in part, they may be disposed (as firms often are under such circumstances) to give him some extension of credit, and then comes the question of how much ?

In commercial circles one may often hear a merchant say of a man, who, after being somewhat in arrear for years, has at length failed, owing him a fairly considerable sum, " Ah, we never ought to have let him get so behind as we did ; but we had done business with him and his father before him for a good many years, and we didn't like to put the screw on too tightly, and so we have allowed ourselves to be let in."

And indeed, when a man is known to be temperate and industrious, those who supply him with goods often do feel very loth to exact their " pound of flesh " with the utmost rigour ; but so long as the world exists, men *will* set up in business with insufficient capital, and some of them become so hampered that any unforeseen disaster cripples them entirely, so that in spite of honest intent they do not succeed.

Some first-rate travellers have quitted positions of trust and fair emolument with the idea of being their own masters, but lack of adequate capital has so militated against them that they have had to wind up and go back to travelling for others. One of the very best

Its Features Past and Present 165

travellers whom the writer has met was a man who had to do this. He lived to get into very comfortable circumstances, and earned the respect of his fellow-travellers, and also the esteem of his principals. But, as a principal himself, he did not thrive. Perhaps he gave too much credit, as firms trying to acquire business are often inclined to do. It is astonishing sometimes (the writer here speaks on the authority of some first-class accountants) how infinitely smaller in proportion usually are the bad debts of a large house of business when compared with those of smaller ones.

CHAPTER XIV

EQUIPMENTS FOR THE MAKING OF SALES

WITH respect to necessary equipments for making sales, it is obvious that a traveller must know what he has to offer, and the prices at which he can sell; and, as it is not to be expected that his memory will serve him in all particulars in these matters (although it is surprising how much some travellers can carry in their heads), he ordinarily needs price lists which shall indicate the values of the goods offered and the terms of sale (discount, credit, carriage, etc.).

When calling upon anyone with whom he has not yet done business, it is necessary for him to be ready to hand him a price list. Most firms who issue printed price lists at fixed intervals post them to their customers regularly and systematically. But even if they do this, a traveller finds it convenient to have an ample supply when calling upon his *clientèle*. Some articles vary in price a good deal, so that if a representative be travelling, say, on the 7th of the month, some of the figures quoted on the price-current issued on the 1st of the month may no longer hold good. It is with a view to signifying this that these words customarily appear thereon: "Subject to further market fluctuations." But a traveller must not only be apprised of market changes, he needs to be in a position to communicate them readily; so if he alters his price

Features Past and Present 167

lists up to date, he can show buyers what changes have taken place. In fact, he may cause a deal of trouble if he be not careful in this respect ; for if a buyer says, "Let me see your price-current," and he hands one over without mentioning or marking any changes of prices of articles figuring in it, the other may reasonably conclude that he is prepared to sell at the figures as they stand. With a view to keeping customers posted up in market alterations, many firms, who periodically issue a price list, forward interim memoranda of changes. In connection with some trades, for example, there are regular fortnightly sales, which invariably result in certain changes of values ; so issuers of monthly price-currents, who deal in the articles affected thus, frequently make a practice of sending their customers notice of such alterations in their prices as these market changes have necessitated, by posting them in the middle of each month an intimation much to this effect: "We beg to apprise you of the following alterations in our prices." Here will follow a list of particulars. They usually emphasize the indication of advances by putting the letter H, to signify "higher," before any article which has risen in price, and an L, for "lower," before anything which has declined in value.

It is important that these lists be dated accurately, so that if a customer subsequently complain of what he believes to be an overcharge, but what is in reality the outcome of a market change, his attention can be drawn to the date of the alteration in value. Sudden rises in price often give merchants and manufacturers a deal of trouble, for they generally feel disposed to execute orders which have "crossed" notices of

168 Commercial Travelling :

advance, without raising prices. It is very much their custom to do so, though they repudiate any obligation to execute orders at prices quoted by them which have since been affected by changes on the market; and no customer (this has already been intimated in the previous chapter, when specifying the necessity for accuracy on the part of a commercial traveller) would expect a firm to demur about executing an order at figures appearing on their price-current, if these had come under the traveller's notice, and he had taken and forwarded the order without a word of comment. Thus it is manifest that a traveller must be very careful to know precisely the prices at which he has to offer goods. And it is furthermore important that he should carefully study all available information touching anything calculated to affect the value of what he offers. He must keep his eyes and ears open to see and hear anything which seems to afford good reason for prospects of rises and falls. If a material diminution of use of something be taking place, he should find out what is superseding it, so that consideration may be given as to whether it is likely to go still further out of use, and so become of less value, or whether the innovation will only be temporary in all probability, in which case the article displaced for the moment may be again in active demand at an enhanced figure. Some will say all this is the principals' business. They should tell the traveller what to sell, and give him such information as will help him to sell. The answer is: it is both their business and his business to learn what can be learnt about the articles which they wish him to offer, and the better grasp that he gets of knowledge concerning them, the

Its Features Past and Present 169

more serviceable he should prove both to them and their customers; and a man who does so acquire it, will seldom be complained of by his principals, although many of these do complain of travellers, who do not get orders to their satisfaction, but, nevertheless, will persist in departing from or exceeding their regulations. "I must use my judgment, sir," such a one will say, utterly ignoring the fact that the results of his work hitherto have not been calculated to impress his principal with a particularly high opinion of that same judgment.

But although some travellers may need little besides order-books and account-books, statements of accounts or list of accounts to be collected, business cards, price lists, memoranda of special offers, and market values, as well as necessary stationery, cash, stamps, etc., there are others who are still very inadequately equipped if they have not an assortment of samples to represent the bulk of various goods which they have to offer.

The carrying of samples has of late years materially decreased so far as some trades are concerned, and increased in connection with others. And two good reasons for these changes can be rendered without hesitation. The more uniform standard of excellency accounts largely for the decrease; the greater variation, and larger number of articles put on the market, for the increase. When a manufacturing chemical firm, for example, have by years of industry and exertion acquired a reputation for the excellence of their manufactures, those who buy from them are usually quite content to accept their guarantee that what they sell is of first-class quality, and if they assure

170 Commercial Travelling :

buyers that certain articles contain guaranteed percentages of some requisite constituent, their word is accepted. Unless circumstances be specially exceptional, the buyer does not want a sample of them beforehand to test whether what they state is true. What English chemist nowadays would want to buy Howard's Sulphate of Quinine from sample? If buying from an unusual source, he might exact some special guarantee that the article offered him was in Howard's original packages, unopened and untampered with, and in the same good condition in which it was originally sent out by the makers; but with such a guarantee, ninety-nine buyers out of a hundred would be satisfied (provided that they thought what was offered had been honestly come by).

Competition, improvement of machinery for manufacture, and the effect of the Adulteration Act, have worked wonders in the way of raising the general standard of excellence. Makers know that the slightest inferiority tells directly; that rivals will note it, and use the circumstance to their own advantage. There is now comparatively little of what was formerly more in vogue, namely, the offering by makers of an article damaged in process of manufacture, at a lower price than that required for a similar kind of thing when in its usual perfected condition. It would astonish many of the public if they had opportunities of getting behind the scenes, and noting the condemnation of articles if not produced up to the usual standard. There are large soap firms, for example, who systematically reboil any soap which they consider to be at all inferior to their ordinary production. This entails material extra expense; but they put up with this

Its Features Past and Present 171

rather than incur the risk of a slur on their reputation for always turning out first-class goods.

It is very necessary for numbers of travellers who offer such articles as oils, seeds, cereals, or spices, to carry samples. Supposing a buyer were to say, "I want you to send me just the same quality of olive-oil as you supplied me with last year, and at a similar price," the answer might very well be, "No, we cannot do that, because this has been a bad year for olives, and the yield has not been as plentiful, so the price of the oil is much dearer. Here is a sample of the best article that we can offer you at the price which you paid for the last oil had from us. It is a good article, but not so good, of course, as that." This gives the customer a chance of examining the sample, and making up his mind whether he considers it of sufficiently good quality for his customers to prefer to have oil of the kind rather than pay more for something better. For, although people are wont to grumble at any second quality when they have once had a better, a material raising of a price by a retailer nevertheless causes a deal of irritation. Still, when there is a difference in quality, it depends on the extent of it, as to whether there will be much or little dissatisfaction; and a buyer therefore wishes to ascertain this before he decides what to purchase. Some shopkeepers say, "No matter what the price is, I have always kept the best I could get, and I must put up the price, if necessary." Others simply resign themselves to getting next to no profit on certain articles, while high prices rule, calculating to recoup themselves in some measure when they come down again. But some, as has been indicated, try not to change

172 Commercial Travelling:

their prices, and so, when values go up, see what they can do in the way of purchasing something good of its kind, but yet not so good as what they have been able to offer previously at the same price. Then, suppose we take the case of an aerated water maker, who wants to buy a good quality of ginger. The ginger put on market varies from year to year (although sometimes not very materially) in quantity and quality. When a spice traveller calls, such a one may say, "I see by your list that ginger is lower this year. I should like to see a sample of the article which you now quote at 45s. per cwt. I gave 50s. per cwt. for what I had before of you. If what you ask 45s. for now will do, so much the better for me; but if it is not every bit as good as the other, I don't want to be tempted into buying it." Then, if the traveller have a sample at hand of his 45s. article, the matter can be decided promptly. But if, on the other hand, he answer, "Well, it ought to be quite as good as what you paid 50s. per cwt. for, because the market is fully 5s. per cwt. lower," the buyer may order, and yet be not satisfied with the result after all, and may think that it is not quite equal—though perhaps nearly so—to his former purchase, and that it would have been better to have bought something a shade better in quality, which he could have done, and yet paid rather less than he did previously. It must be remembered with respect to many products of the soil, that the yield of one season may greatly surpass that of another in amount, but yet not be proportionately good as regards quality.

Manufacturers, who use several ingredients for one manufacturing process, are often necessitated to be

Its Features Past and Present 173

very careful about buying from samples, and retaining portions of these. Experiment satisfies them that if the bulk of the articles represented by these samples be in nowise inferior to them in quality, they can purchase and use the same with confidence as to the result. But if, after doing so, they fail in turning out something to their satisfaction, they naturally suspect that some one of the ingredients has not been as good as it should be. If, after examination, they are satisfied that this is the case, and that the sample which induced them to purchase is superior to what has been sent, though purported by the senders to be similar, they can then call them to account, saying, "We have the sample that you sent us, and the goods had of you are not equal to it," and then they may require them to make good the loss that they have incurred by the use of the article found to be inferior.

It should be mentioned here that methodical and careful manufacturers would ordinarily not wait to try how things turned out, prior to comparing them with the samples, but would do so as soon as the goods came on their premises. Still, it does happen sometimes that a consignment may be delivered in forty or fifty packages, and the receivers may pick out half a dozen or so, sample them, and feel satisfied, because the contents of those tested are quite as good as they should be. But when they come to open some of the remaining ones later on, they may find the result not so satisfactory. The following facts will illustrate this: A firm purchased a few tons of foreign, chemically pure glycerine, which was delivered to them for buyers' convenience in half-cwt. tins, or forty to the ton—a size of package much in demand

by their customers, as being handy for stowage and use. They had had a sample beforehand. When the consignment arrived, they opened a few tins, and found the contents as they should be, and began executing orders with them for various quantities, sending some customers single tins, and others two or four. No complaint was received at first; but soon they were surprised to get angry notes from buyers, who stated that the glycerine received had a smell, which was causing their customers to bring back their purchases of it over the counter with complaints; and that there was a degree of discoloration, whereas they had bought it with the usual guarantee, that it should be "water-white." Some of the complainers forwarded samples, so that the firm should see that there was ground for fault-finding. The importers of the glycerine, thereupon, had every tin of it opened and sampled, and found that many of these contained a discoloured and strong-smelling article. They at once communicated with the exporters, who for a time denied liability, writing as follows: "A large portion of the consignment of glycerine from which you were supplied is here on hand. We have carefully tested the contents of several of the tins, and find them to be of the usual good quality shipped by our principals. We can, therefore, only account for the smell and discoloration of which you complain by assuming that something must have got into them in transit, or on your premises after receipt. We repudiate liability."

They, however, thought better of it when told, "We bought from sample, and have the sample. Your consignment sent us is not equal to it. Unless you

Its Features Past and Present 175

replace it, with all charges paid, with glycerine equal to your sample, we shall send up the inferior article sent by you to us, to be offered at the public sales for what it will fetch, stating that it is in the condition in which you supplied it to us, with your guarantee of strength, chemical purity, and water-whiteness."

The foreigners, on receiving this communication, gave in without further words, and replaced the inferior glycerine with a really good article, although they could not undo all the damage of which they had been the cause; for tradesmen do not forget when they get bad articles, and are wont to refer to it again and again, to the vexation of the senders. Fully a year after the occurrence they acknowledged their fault. Their agent again began importuning the importers to buy their make of him. "Why," said the latter, "your people did us a deal of harm, and gave us much annoyance by sending us strong-smelling, discoloured glycerine, and it wasn't till we showed them that we were prepared to take strong measures that they gave in." "Ah," said the agent, "yes, that was an unfortunate transaction; but the fact is, my principals did not find out for some time that it was the fault of the makers of the tins. When they were soldering them they allowed some petroleum to get in. My people knew that their article, when it was made, was first-class, and they thought the damage must have occurred after the goods had left the premises."

Now the fact that the original buyers had received and retained a sample of glycerine before ordering greatly strengthened their position. They could, if required, produce the sample supplied to represent what the bulk should be, and the difference between

176 Commercial Travelling:

its quality and that of the inferior contents of several of the tins received was palpable. There was a hard-and-fast contract that there should be no difference. So they could reasonably anticipate that, as they were in a position to prove that the damage complained of by them had not occurred after they had received the goods, the exporters, if sued, would be forced to make good their contract. They foresaw no complication, and could press the sellers with confidence; whereas, had they had no sample, they might have been uneasy lest the foreign exporters should try to evade their quality guarantee. Their holding of a sample, therefore, was, in their opinion, of material service in connection with substantiating their claim. It is to be regretted that, according to the experience of not a few British merchants, foreign firms not infrequently, though all must not be tarred with the same brush, are too slow to recognise the validity of a legitimate claim upon them, and some accuse German houses of being particularly obstinate in this respect. "Hang it!" said one irate English manufacturer, "if they do get imposed on by their own countrymen, that's no reason why they should be so suspicious of us." And certainly it is a commendable feature in British trade that an English merchant is ready, as a rule, to compensate in an honourable manner anyone who has suffered through receiving defective goods from him. He likes to pay and have done with the matter.

Most travellers who offer wearing apparel have to take a considerable amount of samples about with them. This necessity accounts for the broughams which are to be seen in the big towns being driven up to shops with piles of boxes on the inside seats, and which sometimes

Its Features Past and Present 177

take so much room that the traveller has to take an outside seat. Also, for the pairs of heavily laden trucks in charge of porters which so frequently constitute the accessories of travellers who represent clothing establishments. A communication from a west of England firm of wholesale clothing manufacturers doing an extensive home and export trade is reproduced herewith:—

“ With reference to the samples carried by travellers in the clothing trade, the quantity which has to be carried is sometimes immense. In the first place, they have to carry samples of woollen piece-goods, and in addition to these, samples of ready-made clothing fashioned from the various patterns of the piece goods in divers-shaped garments. Therefore, as the diversities of the woollen patterns increase, the samples of ‘ ready-mades ’ increase proportionately. In calling upon clients, the traveller is compelled to have recourse either to trucks or a trap (the latter more in small country towns), as the weight of his samples is so heavy.”

In many towns not only travellers selling wearing apparel, but also numbers of those who offer cutlery and plated goods, find it expedient to hire rooms in which to display their samples, for these are far too heavy to be conveniently taken about in any large quantity from shop to shop. But when they secure show-rooms—or sample-rooms, as they are often called—then they can, if necessitated, carry about some of the things to show where they think the doing so may result advantageously, and are able, also, to invite customers to come and inspect the whole lot in the room. Sellers

178 Commercial Travelling :

of perfumery and druggists' sundries, and of fancy goods such as one sees in the leading so-called stationer's shop in a village, often do the same. The writer remembers encountering the proprietress of one of these emporiums in a railway carriage. She said (she was a keen business woman) she was going into town to one of the hotels. "Are you going to stay the night?" said someone. "Oh dear, no!" she replied. "I am just going to look at the things a traveller has got there in his show-room. I often do it. The travellers, when they come there, write and tell me, and as they are always ready to pay my fare to and fro" (the distance was about twelve miles), "it doesn't cost me anything."

One can scarcely pass an ordinary tobacconist's shop without being struck with the varied assortment of goods which he puts in his window. But as tobacco brands get well known, manufacturing tobacconists' travellers frequently carry next to no samples. One of the directors of a tobacco company of world-wide reputation affords the following information:—

"With regard to your inquiry, the practice of carrying samples by travellers is not so general as it used to be, and I personally think travellers would do better if they made it a rule to take a small selection—although, of course, where customers are well acquainted with the goods, there is not so much necessity for them. It is when new articles are being introduced that samples are more especially needed."

Chocolate has now such an extensive sale throughout the United Kingdom that the mode ordinarily adopted for chocolate makers' travellers' equipments should interest. One who is closely connected with what

Its Features Past and Present 179

is perhaps the best-known firm of cocoa and chocolate manufacturers in England, writes thus :—

“It is only necessary in our trade to carry samples of new goods, but our travellers carry an illustrated price list and a small case, showing samples of fancy chocolate and confectionery. In the fancy-box season—say from August on—it is necessary to carry samples of the whole range; and the usual plan is to hire a room, and invite customers in each town to inspect the samples.”

Travellers for oil houses, or for wholesale drug and chemical establishments, can generally carry their requisite samples in a hand-bag, as they are able to get several into small compass. But these require careful stowing, and sometimes bottles must be enclosed in separate cases, lest the odour of any article permeate and affect others. This is especially necessary when samples of essential oils—bergamot, lemon, attar of rose, for example—are carried.

Men of experience, when they are called upon to counsel young travellers, generally are careful to caution them to this effect: “When a man is giving you an order, don’t keep interrupting him by calling his attention to samples, or you may put him off from giving you something which he intended for you. Wait till you have got down all that he has thought of, and then do your best to increase his order by showing him samples of things that you think may tempt him. Hear what he has to say, without attempting to get him to listen to what you have to say, till he has finished. Then try to get him to listen to you, and say and do what may lead to his giving a larger order.”

180 Commercial Travelling :

1 A traveller should be careful that his samples shall faithfully represent the parcels of goods which he tries to sell with their assistance. Supposing that he be offering seeds, he must not submit a sample of cleaner appearance than a whole sackful would afford if turned out. It would never do, for example, for him to sift the dust or any other extraneous matter out of it, if such was to be met with in the general bulk of the seed. Few things annoy a buyer more than if he is shown a good sample, does not happen to take a portion of it to keep by him, but orders on the strength of the traveller's asseveration that it fairly represents the bulk, and then, when his order has been executed, is firmly persuaded in his own mind that the goods sent him are not fully equal to the sample originally submitted.

A commercial traveller must be equally careful that nothing shall so affect his samples as to make them materially inferior to the bulk quantities which they are supposed to represent ; and in many cases this is likely to occur, unless he get them renewed. They may lose freshness through exposure, handling, or various other causes.

If a customer desire to see a sample of some particular article, the traveller should, if unprovided with it, communicate with his principals to have it forwarded promptly, and be cautious about saying, as some of them do, " No, I have not got a sample of that with me, but I am quite sure, if you give me the order for what you want of it, that you will be satisfied." Under some circumstances there may be good reasons for his being confident. If he know the exact purpose for which it is required, and that others, who have

Its Features Past and Present 181

bought it for the same, have been satisfied, he may have no doubt about the matter. But it behoves him to be absolutely certain that the requirements are similar. For example, there are teas in large and in small grain. Infusions of these may be nearly alike in strength and flavour, but if a customer's public desire large-grain tea of him, it will not do to send him anything smaller than what he has been used to sell. Appearance goes for a great deal. Two flavourings may be of similar strength, but if one produce a cloudiness when introduced into a beverage and the other does not, preference is nearly always given to the latter. Of course, a traveller naturally likes to book the order then and there when he finds that his customer is open to buy any kind of goods which his firm is open to sell, and he fears, that if he does not do so, someone else may come along and secure the order, or that the customer, even if he does send one on when he receives the sample, may not ask for as large a quantity as he could probably have induced him to take. But still, serious consequences often arise out of dispensing with a sample when it is asked for. Goods get returned as not being what was anticipated. Dissatisfaction concerning the result of their use brings claims from buyers or disinclination to order further.¹

¹ The writer recalls a case when some £30 was lost merely by not sending a sample. A firm had required a white essence, and wrote asking for sample and price. The recipients quoted them a figure, guaranteeing that the article offered should be white, but omitted the sample. The others then sent them an order, which they executed. A short time afterwards they received a claim on the ground that the article sent was not white, though guaranteed to be so, and had darkened the compound into which the receivers

182 Commercial Travelling

It is certain that if everything were bought by sample, the expedition of business would be materially retarded. But it is equally true that there are large numbers of commodities which buyers cannot purchase to advantage unless they first see samples of them. This necessitates an amount of fine discrimination on the part of the traveller, and those who have to instruct and advise him, in determining what selections shall be made for his assortment of samples.

had put it. The case was proved, and the senders had to pay. The fact was, that the manufacturers, who supplied them, had carelessly filled a large drum, which had not been thoroughly cleaned from red essence, with white ditto, and although the small quantity of the red left in did not very perceptibly alter the look of the contents, which were supposed to be white, it produced a darkening result when they came to be used. Had the inquirers for price and sample received both, and then ordered goods "as sample supplied," they could not have recovered as they did; but inasmuch as they purchased on a guarantee, the senders had to make good their loss, and, unfortunately for themselves, the circumstances in connection with the previous receipt of the consignment from the manufacturers were such that they could not recover from them in their turn.

CHAPTER XV

COMMERCIAL USAGES AND CONSIDERATIONS CONNECTED WITH SALES

THE ordinary requirements of a commercial traveller having been dealt with, it may be expedient to indicate some commercial usages which are commonly respected. Rules have their exceptions, but there are certain modes of procedure, any departure from which is usually resented. A traveller should know how to approach a buyer. From first to last there is a tacit understanding that it shall be recognised that the customer's convenience comes before the traveller's, because, as the writer has already had occasion to remark, he is not bound to let himself be interviewed, nor need he pay to the traveller the amount of the account which the latter is authorised to collect, if he prefer instead to remit it direct to the house whence he has had the goods, provided that he do this without taking any extension of the allotted term of credit. Consequently, although a prudent traveller likes to see his way to a settlement of what is due before he begins to solicit orders, it is not considered etiquette for such a one, after greeting a customer, to begin with, "When will it suit you, sir, to settle the account?" He must wait a while, so as to give the other the chance of introducing the subject, which he may do in various ways, such as: "Let me see—you've got an account for us,

184 Commercial Travelling :

haven't you ? " or, " Is there an account this journey ? " or, " If you'll look in at — o'clock I'll see about settling your account." Travellers who are too abrupt touching a suggestion about a settlement, sometimes get snapped up rather quickly. Quoth an injudicious young traveller to a customer, " Can you pay me the account now, sir, or shall I call later ? " " Can I, sir ? " said the other angrily. " What do you mean by putting it in that insulting way ? Why, of course I can, and could if it were twenty times as much." This was a case of taking offence where none was meant, but the question sounded inapposite none the less.

When a traveller visits an office, he generally has to be told whether or not the principal is engaged, because the latter is not usually on view, but in some inner office. If he hear that he is engaged with some other traveller, he is not, under ordinary circumstances, justified in sending him in a message to ask for an appointment later. The traveller, who holds the field, does not expect to have his interview interrupted or perchance cut short by the importunity of one of his brethren. He expects him to wait till he has done with the customer. A representative, who comes to a shop, can often see for himself whether a buyer is engaged. If the latter be attending to an ordinary customer, no objection is usually taken to his stepping in and waiting quietly till the purchaser has finished. A traveller, who has his wits about him, can tell in a moment whether his customer, while attending to anyone, will be likely to mind his hearing what passes, and he need not appear to be listening too attentively. Occasionally in such cases he is called upon by the shopkeeper, when wanting confirmation

Its Features Past and Present 185

of some statement which he is making, to satisfy a customer about the quality of an article. "I assure you, madam, that it is so," the retailer will say; and then he may add, turning to the traveller, "This gentleman, who has a great deal of knowledge about this kind of thing, will tell you the same." But if a representative see the buyer whom he wants to interview engaged with a fellow-traveller, he is ordinarily required to keep out of ear-shot, and should not make himself too conspicuous. If he remain in the shop at all, he is expected not to come forward, but to keep near the door. How often does one see an individual with a bag in his hand before a shop-window looking at—nothing in particular. For no matter whether they offer totally different classes of goods, one traveller is not supposed to listen to another traveller's conversation with a buyer. This information should disabuse those who may have preconceived mistaken notions about the way in which travellers compete, from reading the humorous ballad entitled, "The Rival Drummers" (i.e. Commercial Travellers), which Mr. George Augustus Sala reproduced in his *America Revisited*. For therein two rival representatives—the one from St. Louis, the other from Chicago—are depicted together, pressing their houses' fire-proof safes on a Kansas merchant. After some preliminary lines, we read—

"Up spake the St. Louis drummer:

'Once a man a cat did take,
And looked the animal in a safe
Of our superior make.

'They made a bonfire round the safe
With tar and kerosene,
And for four-and-twenty hours it blazed
With raging heat I ween.'"

186 Commercial Travelling :

Clearly an agent for the Society for the Prevention of Cruelty to Animals was not present on the occasion, but all's well that ends well, for the St. Louis piler-on of "Sabbath gas" continues thus :—

" 'The fire went out, the safe was cooled,
And I will forfeit five
Hundred good dollars if that cat
Did not come out alive.' "

But it was a case of *audi alteram partem*, for this follows :—

" Then mild upsake and answered him
The Chicago safe agent :
' With our safe one day we did essay
The same experiment.

' We placed the safe selected on
Of coals a fiery bed,
And pitch-pine we heaped in coal-oil steeped
Till the iron glowed bright red ;
And in forty-eight hours we op'd the safe,
And, alas ! the cat was dead ! '

' Was dead ? Aha ! ' his rival cried,
With a triumphant breath ;
But the Chicago man replied,
' Yes, the cat was /froze to death ! '

No word the St. Louis drummer spoke,
But silent he stood and wan ;
While the Kansas merchant an order gave
To the Chicago man."

Truth is stranger than fiction, and the Americans are a wonderful people, so it must be left to them to decide how far this ballad may incline to actual fact ; but anyhow, the triple conference is foreign to the recognised custom of English commercial representa-

Its Features Past and Present 187

tives. It is a case of one at a time with them, and a fair field for each in his turn.

It is sometimes said of Englishmen in general that they are too much given to keeping on their hats. Touching the usage of commercial travellers with respect to this, the custom varies somewhat in different localities, but as a whole it may be said that lifting the hat is very general on entering a shop (though the habit is often discarded when the buyer and seller are intimate), and taking it off altogether is more in vogue when a traveller interviews a buyer in his office. There are reasons for the difference. If a traveller enter a counting-house he can generally put down his hat where it will not be in the way. But not so in a shop. If he lay it on an adjacent stool or chair, either of these may at any moment be required for a customer's convenience, and it may be equally in the way on the counter. He cannot conveniently hold it in one of his hands, because he wants them free for use of his order-book and other accessories. Comment on this matter is not considered superfluous, because some of those, who are disposed to decry the manners of the average commercial representative, sometimes censure him for keeping his hat on under the circumstances.

Those, who run down commercial travellers, are wont to speak of them as "a set of fellows who are a regular nuisance, because they are always trying to sell a man what he does not want." Now this assertion has a colouring of truth, but is not the whole truth. There are travellers, who will persist in trying to do this thing, but it is injudicious, and, as a rule, does no particle of good to themselves or the firms represented by them. Granted that, being paid to

188 Commercial Travelling :

offer certain goods for sale, it is their duty to try to sell these to the best of their ability, the point to be borne in mind is that it behoves them not to sell men things which they neither want at present nor are likely to require in the future, but, by securing orders, to keep others from supplying them with their present and future requirements of goods of a similar kind. So if a traveller call on a man once only in every two months, and the latter give an order for an amount of goods which the traveller has good reason to believe will only last him for one month, he should try to get him to increase his order to a two months' supply, if he can do so without badgering him, and if circumstances be not exceptional. For instance, it would be a case of killing the goose that laid the golden egg, were a traveller, who was possessed of information which made him morally certain that some particular article, which he was offering, would shortly decline in market value, to induce a customer by specious arguments to lay in a stock of it which he could not possibly get rid of before that decline should be brought about. He would thereby have effected a sale, but not one which would be likely to prove of lasting benefit; for the buyer, if led into making an unwise purchase by him, would be less likely to favour him or his house in the future. So he might thereby gain ten pounds for his employers by the transaction in the first place, and lose a hundred which he might have gained for them by subsequent sales to the same buyer, had not the latter become prejudiced against doing further business with him owing to the loss incurred by the purchase effected through his instrumentality. Travellers are wont to maintain, with a degree of con-

Its Features Past and Present 189

fidence, that if a man does not know his trade, it is not their business to teach it him; but there can be no justification for their deliberately deceiving him, and they do this if they represent that it is to his interest to purchase when they know well that he is likely to lose materially thereby. Some travellers are rather given to boasting among their fellows of how they "did" So-and-So. One common trick is, when a man shows no great knowledge of what he is looking at, and expresses disapproval of a sample, to show him subsequently a duplicate of the very same thing, and ask him what he thinks of it. Orders certainly are sometimes obtained in this way, but the ruse errs on the side of sharp practice; and if a man brag of having done so, his self-praise in this respect will do him no good. Many travellers are not sufficiently circumspect about keeping their business transactions to themselves. They let out something concerning the nature of their sales to other travellers, thinking that it will do no harm, because these do not offer the same class of goods as themselves. But they forget that these frequently have friends who do. So when a man comes in triumphantly at the end of his working day, he had better *not* (hundreds of them will do it, though) say to a fellow-traveller, "Well, how have you got on? I saw you up in the town just as I was coming out of H——'s shop. I had just got a good line" (commercialise for order) "out of him." The slightest pressing will elicit some particulars as to what this "line" consisted of, and the traveller, who hears him, may (the writer knows of cases where this has actually occurred) say to another commercial, travelling for a house in close competition with the boaster's principals, "Do

190 Commercial Travelling :

you do in ——” (specifying the nature of certain articles) “with H—— ? Well, if you don’t, I should advise you to try. G——, who travels for F——’s house, tells me he does.” And so the mischief is done.

Travellers are sometimes indiscreet in the way in which they will persist that a sample, which they offer, is of better quality than another, which a customer may produce, saying that he considers it the better. It is only right and proper that a representative should say all that he can in praise of an article which it is his duty to try to sell, but he will do no good if he flatly contradict a customer who has a different opinion about it. He should try and make sure whether, after all, the article opposed to his is offered on terms which make it better value for the money. A buyer will not infrequently say off-hand, “I’m offered this at ——” (quoting a price). “That is lower than your figure, and I think the quality is every bit as good, if not better.” But a question or two, put quietly and civilly, may induce him to look further into the matter, and he may find that the article which he is advocating is in reality the dearer of the two, perhaps because the price quoted for it is net, whereas the traveller interviewing him may be quoting at a figure subject to a certain discount, or the delivery charges on his article will be less. But a customer, who is contradicted, may not be sufficiently patient to go into these matters.

Sometimes a traveller is foolish enough, when a customer tells him he has received lower quotations or better samples from another business establishment, to begin depreciating the firm in question, perhaps saying, “Oh, you can’t expect them to do as well as we can, and I’ll tell you why,” and then commences

Its Features Past and Present 191

his disparagement, which does him no good, and the customer probably only listens to him so as to have the amusement of telling the representative of the opposition firm, when he calls next, what F—— of H——'s says about "your people." This other, on hearing it, will be not unlikely to respond by saying something as unpleasant as possible touching the operations of the firm employing the traveller, who commenced the belittling process; and so, a good many words pass, which promote scandal and retard business, and do not induce the customer to regard the commercial travelling standard as particularly high-toned. "Oh, they are all alike," he will say; "they will do anything and say anything to get an order." Such an assertion is happily quite untrue. There are plenty of straightforward, honourable travellers, who detest back-biting, but they have to suffer in reputation for the faults of the others, who do more harm than they suppose. Commercial travellers constitute a community which is anything but ill-natured. On the contrary, they as a rule are exceptionally good-tempered and kindly. Their work calls for so much patience, that it becomes a second nature to them, and so they put up with a good deal at which others are wont to grumble. But, unfortunately, too many of them are disposed to think that a great deal is fair in commercial war, and are not particularly scrupulous as to the means to which they resort to cut out competitors.

CHAPTER XVI

TRAVELLERS' RESPONSIBILITIES

A TRAVELLER's responsibilities are not confined merely to the functions of obtaining orders and collecting accounts. Out of these comes at times a duty which is often anything but pleasant, namely, that of adjusting differences. These may arise from a number of causes, but the following ones should suffice for illustration :—

- (a) Disputed prices charged.
- (b) Receipt of inferior goods.
- (c) Damage of goods in transit.
- (d) Claims for exceptional allowances under particular circumstances.

If a traveller were to consult his own inclinations, and had not to consider the interests of his principals, nor the standard principles of the conduct of business, he would find that the easiest way to save himself trouble was to allow just what was asked of him. And unfortunately, that is what too many of them actually do. They persuade themselves that, if they make a concession, it will be the best for all concerned in the long-run, whereas it often creates a detrimental precedent, and so whets the appetite of the man, who obtains one unjustified allowance, as to incline him to be perpetually trying to get more. Some men carry this to such a pitch that respectable firms choke them

Features Past and Present 193

off at last in desperation. "Do you do business with K——?" one traveller will ask another. "Well, not more than we can help," will be the answer. "It isn't good enough; he's always wanting something off." And so it is. There are men who, because some traveller has been weak enough to grant them an unwarrantable concession, are always "trying it on," and finding from time to time that others give in (although perhaps under protest), are encouraged to persist in their attempts at extortion. It is, however, maintained by some, that one good effect at least has emanated from the general reduction of margin of profit on goods, which is, that firms are less given to departing from the terms of their contracts of sale than they used to be, as it now takes so little to turn the scale, and convert an intended small gain into an actual loss. Formerly, an abatement usually meant a profit reduction, which still left some balance on the right side. Nowadays it generally means a dead loss on the transaction. When the cause of the poorer clergy is pleaded in the pulpit, the reduction in the value of tithe is almost invariably cited. But it is no exaggeration to say, that, on the average, the margin of profit on commodities of everyday use has decreased in a greater proportion. Tithe is more than half what it used to be forty years ago. But, as has already been intimated in this book, most business men require to do more than twice the volume of the trade of their predecessors of forty years ago, to get as much profit out of their undertakings.

It sometimes happens that a buyer purchases articles of a somewhat similar nature from two houses. Both may sell hundreds of articles. Both issue periodical

194 Commercial Travelling :

price-currents, and some slight advantage in price is here and there to be met with in either. The buyer orders as he thinks proper, sometimes from the one firm, sometimes from the other, because he is of opinion that each has certain advantages as far as the supply of particular goods is concerned. These houses may be styled Messrs. F—— and Messrs. G——. If the buyer order, say, thirty articles from Messrs. F——, some of which are lower-priced than Messrs. G—— quote for them, he has no right, because a few of them are slightly higher-priced, to take Messrs. G——'s price list, and deduct the differences on these off Messrs. F——'s invoice to him. He may write to the firm, or say to the traveller when calling upon him, "Don't you think that your prices are rather high for ——?" (specifying the articles in question). "I see Messrs. G—— quote less" (indicating their figures). Then the matter can be gone into, and concessions granted or refused as circumstances occasion. But he has no right to demand that reductions shall be made. Messrs. F—— could say with equal justification, "We see that Messrs. G—— quote certain articles on their price-current at higher prices than we have charged you, so we request you to pay us the difference." Yet a buyer, who would never contemplate doing this, will often try to insist that a traveller shall make him reductions on everything which happens to be charged a shade higher than the price quoted by a competing firm, without taking the slightest notice of the fact that he has obtained advantages in others.

It therefore behoves a traveller not to give in weakly to every attempt of the kind. He must be reasonable,

Its Features Past and Present 195

but not timid, in protecting his employers' interests. They may consider that they are justified in charging slightly higher prices on the ground of superior excellency, and their contract of sale is based on the understanding and stipulation that the figures, which they quote, shall be abided by. It will frequently be found that a firm may issue a price list containing advantageous offers of a large number of articles, and comparatively high prices for a few others; the reason being that they do not seek trade for some things, but are ready to supply them as an accommodation to buyers. Some of the price lists of wholesale dealers in chemicals serve to illustrate this. They do not lay themselves out to sell that extensively vended and extremely serviceable article known as "Vaseline." But a chemist is constantly wanting to buy this article, and at times it may suit him, when he is giving an order for various chemical preparations, to have a small quantity of this included by the firm supplying him. But they do not profess to make a speciality of vaseline, so they charge a trifle higher price for it than do some of the wholesale drug firms. Now, if a chemist can get forty-nine chemicals cheaper from the wholesale manufacturing chemist than he can from the wholesale druggist, and orders them accordingly, it is quite unreasonable for him, for his convenience, to add to the order a small quantity of vaseline, and then to complain because, if he had ordered this from the wholesale druggists, it would have been charged a penny per pound lower. It probably suited him to buy it from the manufacturing chemists at the time, for, if he had ordered it from the drug firm by itself, the extra carriage of its separate delivery

196 Commercial Travelling:

would have more than exceeded the difference in the price charged for it by the chemical firm. Under circumstances similar to these, the buyer ought not to quibble about a slightly higher figure. But many of them do, and travellers should civilly withstand their unreasonable demands.

Various differences arise out of the receipt of goods which a customer declares to be inferior. Many firms, unless circumstances be very exceptional, are disposed to instruct their travellers to this effect: "If there be something really wrong with anything we have sent out, we would rather have it back again, and suffer loss of carriage, and replace it with a good article, and you can say so to our customers." But the annoying thing is, when a buyer, as is sometimes the case, greets the traveller with, "That stuff that you sent me about a month ago was no good, and you must make me an allowance on it, because I've had to allow my customers, who complained about it. I'm very annoyed with your people for sending me such rubbish."

(*N.B.*—Irate tradesmen's manners to a traveller have not that repose which stamps the caste of *Vere de Vere*. They pass on the complaints that they have received with tenfold vehemence. If the article complained of was used in a preparation, they have invariably made and spoiled more of that preparation than usual, and look for compensation accordingly. It is always their very best customer, whom they would not have offended for the world, who has complained on the occasion, and the crime of the offenders is almost invariably the most heinous of the kind that they have met with since they commenced business.)

Its Features Past and Present 197

The natural response of the traveller is: "I am sorry to hear that anything is wrong. Would you mind letting me have a look at the article, and then I shall be able to speak about it better."

"No," says the customer, "it's all gone. What you've got to do is to make my loss good; and I think you ought to do something more than that, considering the annoyance I've been put to."

He cannot see that there is anything unreasonable in expecting the representative to make an allowance, without enabling him to investigate the rights of the matter. The other, knowing that his principals do not habitually send out inferior articles, naturally wants to make sure that they are really the parties responsible for the loss incurred, as perhaps it may have arisen from some other cause than that to which it is attributed.

Cases like these require careful handling. Sometimes, if the traveller listen quietly, and do not interrupt the complainer at every turn, he can get the latter to moderate his views as to compensation, and a compromise can be effected. Some shrewd advice on matters of the kind is to be found in a work by Mr. George Horace Lorimer, which has found considerable favour in England, namely, *Letters from a Self-made Merchant to his Son* (being the letters written by John Graham, head of the house of Graham & Company, pork-packers in Chicago).

When the young man commences commercial travelling, his knowing father writes: "Don't get on your knees for business, but don't hold your nose so high in the air that an order can travel under it without your seeing it. You'll meet a good many people on

198 Commercial Travelling :

the road that you won't like, but the house needs their business."

Excellent advice this ! and now come the recommendations touching dealing with claims.

"Some fellows will tell you that we play the hose on our dry salt meat before we ship it, and that it shrinks in transit like a Baxter Street Jew's all-wool suits in a rain-storm ; that they wonder how we can manage to pack solid gristle in two-pound cans without leaving a little meat hanging to it ; and that the last car of lard was so strong that it came back of its own accord from every retailer they shipped it to. The first fellow will be lying, and the second will be exaggerating, and the third may be telling the truth. With him you must settle on the spot. But always remember that a man who's making a claim never underestimates his case, and that you can generally compromise for something less than the first figure !"

There is more to come, but such an excellent passage needs special comment. There is sound sense in the three words, "settle on the spot." For, with an outstanding claim, it is difficult to make further business run smoothly. If a traveller says, "Well, I must refer the matter to the house," the natural tendency of the customer is not to order to any large extent till he hears what the principals have to say. They may not feel themselves in a position to pronounce on the matter until they have elicited further particulars from their traveller, and meanwhile time elapses, and a feeling of discontent is simmering on their customer's part. Men of business are truly to be pitied when they are driven to employ travellers whom they cannot rely

Its Features Past and Present 199

upon to settle claims in such a way as to admit of no doubt that they have acted to the best of their ability, in a true spirit of loyalty to the firm, and with total disregard to their own personal convenience.

The merchant letter-writer proceeds: "With the second (i.e. the complainer about gristle), you must sympathise, and say that the matter will be reported to headquarters, and the boss of the canning-room called up on the carpet and made to promise that it will never happen again."

This, too, is good advice, though rather covered up with exaggeration. But a customer does appreciate sympathy from a traveller, if the latter give him no occasion to believe that it is insincere. He would not be likely to value it from one to whom he had complained, were the latter to promise to report his complaint, and then, on presenting himself next time, after being told that nothing had come of his promise, to say apologetically that he was very sorry, but that the matter had slipped his memory.

The remainder of his counsel is summary: "With the first you needn't bother. There's no use feeding expensive 'hen-food' to an old Dominick that sucks eggs. The chances are that the car weighed out more than it was billed, and that the fellow played the hose on it himself, and added a thousand pounds of cheap salt before he jobbed it out to his trade."

Precisely! This Chicago man knew something of the depths of human meanness. There are people, who will play tricks with goods, and who, when they incur loss by doing so, will try to make it good by lodging claims against the senders. He did not expect his son to be all-wise at once in such matters, but says,

200 Commercial Travelling :

"Where you're going to slip up at first is in knowing which is which, but if you don't learn pretty quick you'll not travel very far for the house. For your own satisfaction, I will say right here that you may know you are in a fair way of becoming a good drummer by three things : First, when you send us orders ; second, more orders ; third, big orders."

Before passing to the subject of damage of goods in transit, one final extract from this capital six shillings' worth will help to impress the attitude which a traveller should take towards his principals and purchasers, and which he should bear in mind when having to adjust differences as well as when making sales :—

"Of course, it's easy to have the confidence of the house, or the confidence of the buyer, but you've got to have both. The house pays you your salary, and the buyer helps you earn it. If you skin the buyer you will lose your trade ; and if you play tag with the house you will lose your job. You've simply got to walk the fence straight ; for if you step to either side, you'll find a good deal of air under you."

The writer would fain borrow a phrase from the *Pickwick Papers* to help him to pass opinion on this, namely : "Volumes could not have said more."

Damage of goods in transit often leads either to a claim or a petition for an allowance. Properly speaking, the party whose business it is to apply for compensation to the carrier in such a case is the one who pays the carriage on the goods which have suffered. Within the last twenty years there has been a great increase in the number of firms who pay carriage on goods sent out, provided that these exceed a certain value.

Its Features Past and Present 201

This practice gives them more responsibility in connection with the delivery, but it induces larger orders at a time, which is a material convenience, as it often entails just as much work to put up a consignment of ten shillings' worth of goods as one worth twenty pounds. Still, the nature of the trade of many firms is such that they do not pay carriage on the orders which they execute, so if these are despatched by them in good condition, it is for the purchasers to lodge claims in the event of loss or damage in transit. But the fact remains that wholesale firms are often expected to do more than is fair to them in the way of passing on claims. Schoolmasters have in recent years been given to complaining that parents, who send their boys to them to be educated, seem to want to shift all their parental responsibilities touching their offspring's bringing-up on to the shoulders of their teachers. In somewhat like manner the retailer is too inclined to try to transfer to the wholesale firm the business of recovery for damage or deficit in transit, in cases when it is distinctly his duty and not theirs to undertake it. He seems to salve his conscience with the view that they are more likely to effect the end desired, being of more commercial consequence, and therefore more influential than he. The result is that not infrequently he receives goods, which, although despatched in proper condition, have suffered in transit, perhaps through rough handling on the part of porters, or by bad stowage. He reports their state to the senders, who in turn make it as clear to him as they can, that the consignment was despatched in good condition, and duly signed for by the carriers, to whom they refer him for compensation. Yet when their traveller

202 Commercial Travelling :

next calls on such a buyer, he must not be surprised to find that the latter has not prosecuted the claim as he ought, and wants him to make an allowance instead. "Get your people to follow it up," the customer will say ; "they will attend to them better than to me." An experienced traveller knows that lapse of time will lessen the chances of recovery, although perhaps, had his firm lodged a claim in the first place *on behalf* of the customer, the carriers might not have refused to treat with them. So he often tries to effect some compromise, saying, "Well, let us share the loss and have done with it, and then we both shall be spared loss of time and trouble." The inexperienced, however, are prone to make too many words over the matter, and the result of their wishing it to be held over for the time being, generally either terminates in a quarrel and closing of the customer's account with the firm, or in the latter's having eventually to make good the total amount of the loss, which is unfair. But, as travellers often allege, competition has spoiled buyers, who are given to saying, "If you won't put yourselves out for us, it is easy enough to find others who will." However, there is a limit to endurance, and there are men who do get cold-shouldered by respectable firms if they push their demands too far. Their habits become known. The man who cannot order goods without sending six postcards to six different firms with, "Please send me a sample and price for" etc. etc., would be astonished sometimes, did he but know how often the receipt of these inquiries was mentioned and jested about in the circle of the recipients. And some of the cunning ones get caught in their own trap. Said a traveller about one of these: "The man's too clever

Its Features Past and Present 203

by half. If I call on him, he tells me he may be buying several things in my way, and wants me to leave a lot of my samples with him for three or four hours to compare. I know better than that. I tell him, 'No, sir; it won't suit me to spare them, but I'll make an appointment for any time that will suit your convenience, I don't care what time of night it is.' 'Well,' last time, he said, 'come in at half-past six to-morrow evening.' When I went in, it was just as I expected. F——'s man and T——'s traveller, too, were in the town working against me. They had been fools enough to leave their samples with him. I could see the price on every one of them, because, though there were no figures, I could read the private marks right off. I had got to know T——'s, and of course I had no difficulty about F——'s, because I represented that firm seven years ago. So when he began showing their samples, and saying, 'What can you do something equal to this at?' I came under them every time, and I got a fair order out of him. Catch me leaving samples and prices with a man like that, so that he might grind down other houses with them!"

Passing on to claims for exceptional allowances. If a customer prefer one as such, the traveller must decide mentally whether it is so. He may be asked, "Look here, Mr. —, I know your people don't as a rule make any allowance on packages when kept, and you know that I ordinarily send them back to be credited in the ordinary way; but it so happens that that drum, which you sent me last, has gone right out of the country, and the man, who had it with the goods, grumbles at its price, although I charged him just your figure to me for it. Now, I want you to do

204 Commercial Travelling :

the best you can for me about it." In such a case, if the traveller have every reason to put faith in the customer's word, he is not likely to do harm if he make some moderate allowance. But it would be quite a different thing, were a customer, on paying an account, to make, without sanction, several deductions on values of packages charged, on the ground that it did not suit him to return them. Travellers who are inexperienced or weak of will, often do harm by not abiding by certain fixed regulations. If a firm specify in black and white that they pay carriage on goods when ordered in lots of not less than a ton at a time, the traveller should be firm with those who want him to allow them this carriage if they have ordered eighteen hundred-weights, or to do the same if they happen, for their convenience, to have asked that a ton of the goods in question shall be delivered in two separate consignments of half a ton each. Although they are not bound to explain the why and wherefore touching their limit, it may be that the principals have contracted for special carrying rates applicable in all cases when they deliver ton lots and upwards to the carriers; and, of course, two deliveries necessitate more labour than one. But having sold with a clear understanding, they have a right to make no departure from their sale terms in such cases. Indeed, if they do not stick to them, but give in to the importunate while maintaining them in other cases, they are hindering commercial progress, and inducing men to underestimate the importance of adhering to the terms of a straightforward contract. A principle is at stake. They profess that certain terms, which they specify, are the best that they can offer. If so, it is not for them to depart from these,

Its Features Past and Present 205

and give some buyers an unfair advantage over others, who purchase similar amounts, just because the latter have not clamoured for the same sort of concession.

It is very vexatious to principals when travellers excuse undue allowances, which they have made on grounds which show the former that the latter have not been sufficiently loyal to the interests of the house to bear these in mind. "I made him an allowance, sir," one will say, "because he really would have taken the full quantity, but he hasn't got room for it." Could reasoning be more absurd? As if that should entitle him to a concession after having bought in accordance with specified terms! But this instance is not supposititious, and men, who have experienced the like, are only too alive to the necessity for improving the standard of commercial travellers, and affording better opportunities for commercial students to become acquainted with business principles, so that they shall be actuated more by the desire of doing what is fair and just, than of servile yielding to buyers' demands, because they think that they are likely to ingratiate themselves the more with them; whereas in reality they often lose their own self-respect, and do not gain the buyer's, by allowing him what he is neither legally nor morally entitled to. And at the same time, they become a source of apprehension to their principals, lest they repeat the indiscretion elsewhere.

One "poor sort of creature" is the traveller, who shows the inclination to aid and abet a customer in cheating the railway companies, and who sends home an order with, "Please describe this as —," indicating something which would be carried at a cheaper rate of freight than if faithfully represented to be what it is.

206 Commercial Travelling :

It is quite true that traders sometimes have reason to be dissatisfied with the rates at which goods consigned to them are charged. But they have no right to retaliate by misrepresentations, and they do occasionally go as far as to peril life and limb, by getting articles of a dangerous kind consigned to them as if safe to be carried without any special precautions. It would be well sometimes if the railway authorities, who, when they detect such cases, are given to threatening rather than enforcing penalties, so long as no damage has been done, would exact them rigorously.¹

Travellers are sometimes to blame because they unconsciously fall into the habit of exaggeration when passing on complaints. It is true that the cause for these is often magnified to them, but that is no reason why they in their turn should make mountains out of molehills. But many of them do this, and defeat their own purpose accordingly ; for if they use extravagant language, instead of going straight to the point in moderate terms, the recipients of their communications soon become sceptical about the importance of the same. Then, when a case does occur which should call for censure of some neglect, their protests are less likely to receive adequate attention. But some of them think that they magnify their own importance thereby, if they can give their employers to understand that a customer has only condescended to keep his

¹ A letter was shown to the writer in which a traveller, who had sent home to a drug and chemical firm an order for a carboy of strong hydrochloric acid—an article invariably carried by railway companies “at owner’s risk,” and rated and dealt with as dangerous—wrote, “Mr. — does not care to have the carboy described as ‘acid,’ and would like it called ‘drugs.’”

Its Features Past and Present 207

account open because they, with their powers of eloquence, have talked him over when he was enraged because an order which he had sent was not properly executed. The truth is, that buyers very often are unreasonable and inclined to make too much of trifles; but the men who do succeed in smoothing things over with them, are not usually those who brag most about doing so. Many a traveller has, however, been genuinely distressed when, after opening an account with a firm after a good deal of trouble, the order obtained has not been executed with sufficient care, thereby disinclining the givers to order further.

Tennyson has made the bold Sir Bedivere say to the dying King Arthur, "A little thing may harm a wounded man." Assuredly a very little thing will often give a purchaser of goods occasion to grumble, and a traveller must be prepared for this. It is less trouble to a man not over-troubled with sensitiveness or shyness, to pour out reproaches verbally than to put his complaint into writing, and so he often nurses his wrath till the traveller comes along, and then lets him have it in unqualified terms, such as: "I wonder you are not ashamed to travel for a house that can serve people in the way I've been treated," etc.

A principal who has had travelling experience in his time has ordinarily a great advantage over one who has never been on the road, when it comes to dealing with complaints preferred through commercial travellers. He knows both what they and buyers are, and when the latter are likely to mean what they are reported as having said, and can form a tolerably accurate opinion as to whether their words have been embellished in the passing on. He can, in point of fact, sift

208 Commercial Travelling

the wheat from the chaff. The knowledge and acuteness acquired from a period of calling upon customers, prove invaluable to many, and more sons would be fitter to step into their father's shoes, if they had had a similar experience of commercial travelling.

CHAPTER XVII

TRAVELLERS' GRIEVANCES

THE Prevention of Corruption Bill, which bids fair to become law eventually, though perhaps with further modifications, is framed with a view to enforcing drastic penalties applicable not only to the bribers but to the bribed also. As a body, commercial travellers cannot be said to have clean hands in the matter of bribing, but it may be stated emphatically, that the initiative is by no means universally on their side. It is often not they, who first tender gifts in money or kind, but tradesmen's assistants and other operatives, who exact these of them, on the strength of assisting them to get orders. These frequently show plainly by their manner that they look for a present, and sometimes they make no bones about saying so. Hence, it follows that travellers too often have a legitimate grievance arising out of attempts at getting something out of them. It is a lamentable fact that when ordering is left to a large extent to working foremen (there is perhaps less of this nowadays than was formerly the case when greater margin of profits did not make buyers look into things so closely), they frequently distinctly intimate to travellers that if they give them orders, they expect something for themselves. Auditors of a firm's accounts may generally surmise this when they find five or six establishments supplying goods of similar nature, and those, who are interested, will do well not

210 Commercial Travelling :

to accept without investigation the explanation of the party who has the ordering, to the effect that he finds he can make better terms for the firm by dividing up orders in this way, and thereby inducing houses to cut down their prices in competition. It is a specious answer, but it will not wash. The real object generally is to receive more presents in money or kind than could be expected were such orders given to one or two firms only, for an increased number of accounts generally means increased work to all concerned, more entries, more separations of goods, more returning of empty packages, etc.

Many assistants, who draw the line at asking for money gifts, show little hesitation about soliciting the equivalent in kind. Said a traveller who had to wait upon linen-draper, "I get a good deal bothered by the young women in F——'s shop. Last time I was there more than one of them told me I ought to make them a present of a pair of corsets." "And what did you do in the matter?" said his hearer. "Oh, I had to promise the head one to send her a pair, and got out of it with the rest."

If, too, a customer (some are most unconscionable in this respect) have made application to a firm for a subscription, and the appeal has not been responded to to his satisfaction, the traveller for that house generally has to listen to a grumble on this score. "I think your people might have sent me something, and I hope you'll tell them that I think so," such a one will assail him with, when perhaps, as is often the case, the request has been totally unjustifiable. If the truth were known, however, the traveller sometimes brings this on himself by being too weak-kneed in the

Its Features Past and Present 211

first place, and too glib in answering, "Oh, I daresay," or, "Suppose you write to them," when the customer has happened to sound him as to whether a subscription or donation, for some particular object, would be likely to be forthcoming if asked for. Many a traveller has written to the following effect to his principals: "So-and-So tells me that Messrs. — sent him a very nice present last Christmas. I think if you did the same he might be disposed to order more from us." In nine cases out of ten, when a shopkeeper does say such a thing, he is not worth doing business with. Men who cadge indirectly in this way, are seldom concentrating their efforts on their trade in such a way as bids fair for success, and are more than likely to come to grief in the long-run. "I wish the governor would offer customers a little hospitality when they call at the office," remarked a traveller, home from a journey, to a clerk. "You remember P—— calling here about a month ago. Well, when I came round this journey, he said, 'I was in your town last month, and I called at your place, and your old governor never even offered me a glass of sherry. I was dry, too!'" This came to the principal's ears, but he was a man of experience, and said, "I must keep an eye on that account." In about six months more, the thirsty individual began to get into arrear with his payments. A year and a half later, he was in the *Gazette*. "There!" said the merchant, when he received notice of the insolvency, "if we had encouraged that fellow we should have been let in much worse than we are. I put pressure on him as soon as he began to get behind, and got part out of him. I knew that a man, who looked out for drinks in that way, required to be watched."

212 Commercial Travelling:

A common complaint of commercial travellers is that customers too often keep them about unduly, either by not getting ready for them beforehand, or by not keeping appointments. Travellers are usually very patient as to waiting, when they have reason to believe that customers are unavoidably detained, but they naturally think it hard if their time be wasted through buyers' pure forgetfulness. It is this apprehension, that their coming by appointment may be forgotten, which induces a number of them to fee underlings, to jog their employers' memories and help to have things ready for them. In fact, not a few commercial travellers will stoutly maintain that there is no harm in this practice, because its effect is to unconsciously stimulate the stock-keeper to be more active, and thereby the employer's time is saved as well as the representative's.¹

Commercial travellers soon learn not to attach too serious import to momentary outbursts of irritation on the part of customers. They know that these have much to put up with from their own *clientèle*, and so are seldom disposed to take umbrage at unpleasant words from a man whom they perceive to be in a strained and irritated frame of mind. They look upon a certain amount of this as being all in the day's work, and travellers of the better class are far more likely to resent any imputation on the straightforwardness of the firms represented by them, than a personal aspersion on themselves. A protest against the first may take the form of, "Oh, come, come! that's

¹ The writer has had occasion to refer to this in an article on the "Prevention of Corruption Bill," in the *Magazine of Commerce*, April 1903.

Its Features Past and Present 213

a libel on the house," whilst, in all likelihood, they will not trouble to retort to any sharp remark about their personal conduct, unless it be of an unusually offensive nature. They know that if they take it calmly, the chances are even that the buyer will be sorry that he ever uttered it, and, if he feels that he has gone too far, may be disposed to make amends by modifying his tone, and assuming a more amicable attitude during the remainder of the interview. "How do you get on with W——?" asked one traveller of another; "I find him a regular brute to do with!" "Oh," said the other, "he's a crusty old bear, but he's overworked, and doesn't mean half he says. I get on very well with him now, but I had to put my foot down some time ago when he took to abusing my firm. I said, 'Look here, Mr. W——, you appear to be mistaken about one thing.' 'What's that?' he snapped. 'Why, sir, I can assure you that if you did think proper to withdraw your custom, Messrs. ——' (specifying the firm's name), " 'would not be compelled to put their shutters up.' He spluttered and growled a bit at my saying that, but I didn't have half as much bother with him afterwards."

CHAPTER XVIII

PREPARATION FOR COMMERCIAL TRAVELLING ABROAD

THERE are to most minds more romance and glamour associated with foreign than home trade, and many young men dearly wish that they had the chance of going to open up business in foreign countries. But owing to the imperfect way in which commercial information has been imparted to the younger generation, it is only within the last few years that certain difficulties in the path have been indicated clearly to them. During the last quarter of a century much has been said about the deficiencies of our English youth in knowledge of foreign languages. But, thanks to the energetic efforts of some of the leading Chambers of Commerce, much is being done to remedy this state of things, as admirably organised classes for the teaching of foreign tongues are now to be met with in several centres. In London, Spanish, French, Italian, and German tuition of a commercial nature are under the directions of the Chambers of Commerce of the respective nationalities, so that the learner of any of these languages is native-taught in the classes. In the prospectus of the lectures and classes for session 1902-3, under the auspices of the London Chamber of Commerce, it is specified also that "Classes in Russian, Chinese, Dutch, and Portuguese will be arranged, provided sufficient applications are received."

Features Past and Present 215

Reference to the particulars of the foreign language classes as set forth in this London Chamber of Commerce prospectus shows how keenly alive the organisers of the courses of tuition have become to the necessity of teaching in as practical form as possible. Whether the student take up Spanish, French, German, or Italian, he has the opportunity of acquiring a knowledge of the technical terms of commerce in the same, and he will learn with the aid of price lists and market reports taken from trade journals, and will be afforded thorough information touching the weights and measures and currency with the English equivalents. It is to be hoped, however, that the teachers will not omit to impress upon the students that although a foreign settlement may adopt the currency of a European country, it by no means follows that the English equivalent will be similar in both cases. For example, the dollar is worth over four shillings in some countries, and barely a third of that amount in others (as in the Argentine Republic, for example). In Mexico its current value fluctuates at about two shillings. But although a knowledge of certain foreign languages is of considerable value, it would be well if more would take to heart some passages on pages 8 and 9 of Professor W. J. Ashley's admirably written pamphlet, which he issued in April 1902 as a means of explaining the forthcoming work of the "Faculty of Commerce" created in the University of Birmingham. His words are thoroughly to the point, as these extracts will indicate :—

"It is very desirable that every student who proposes to take the whole course should bring with him an acquaintance with the rudiments of two modern

216 Commercial Travelling :

languages ; though for the present only one will be insisted upon at matriculation. But it is the intention of the University that no student shall receive the degree of Bachelor of Commerce who is not adequately equipped in two modern foreign languages,—German, French, Spanish, or Italian,—and to that end a whole series of classes has been arranged. A speaking knowledge of the languages will be aimed at from the first ; and in the last year there will be courses in commercial correspondence. But that a business man should be able to carry on a foreign correspondence, or even that he should be able to travel abroad and come into personal touch with his foreign correspondents, desirable as these powers are, are relatively small matters. What is more desirable is that he should know where to get the best information in foreign languages on the things which ought to interest him in his business, and should be able to use his knowledge of the language to keep himself abreast of the industrial and financial movements. Accordingly, after the student has read a little of the classic literature of foreign countries—enough to give some insight into the sentiments and modes of thought of other peoples—his attention will be turned to the current industrial, commercial, financial, and statistical literature of the countries in question.

“ Yet all this knowledge of foreign languages is in the main merely instrumental. It has been well remarked that ‘ business men have no more use for a man who makes bad bargains in three languages than for one who makes all his bad bargains in English.’ ”

These are not the views of an insular Briton, for

Its Features Past and Present 217

Professor Ashley, who controls the commercial course of the University of Birmingham, has travelled far and wide.

But not enough is said yet about another thing that is lacking, and that is knowledge of foreign tariffs. It is perfectly astounding to note how deplorably ignorant the average young Englishman is of the import duties on leading articles of use and consumption supplied to some of the greatest nations in the world. It would almost seem as if England, because she advocates a Free Trade policy, had decreed that Protection was such a loathsome subject that its workings were everywhere to be ignored as much as possible. And yet it has constantly been preached that she must be constantly on the outlook for fresh markets for her output. Mr. Chamberlain's speech of 15th May 1903, on the subject of preferential tariffs between the Colonies and the mother-country, would have been better comprehended by the multitude, had there been a general knowledge of the actual tariffs imposed upon British goods. People are inclined to talk vaguely about the matter without attempting to master the details, and show a lamentable lack of knowledge, for which deficiency it is to be feared that Government has, up to a comparatively recent date, been largely to blame, although it should, in common fairness, be acknowledged that of late there have been indications of efforts towards remedying this state of affairs. These should be gratefully recognised, for they are sorely needed. To the certain knowledge of the writer, many English merchants have spent money to no purpose through yielding to the specious arguments of agents for foreign and colonial newspapers, who have induced

218 Commercial Travelling :

them to advertise on the ground that large quantities of the class of goods, which the merchants offer, are sold in the localities through which the papers in question circulate. This representation is entirely misleading when the advertiser is ignorant of the fact that the import duties are calculated to make the sales of his goods prohibitive there. It is not perhaps so generally known as it ought to be that every British tax-payer has a certain right to exact tariff information from the British Government, because he helps to pay for intelligence of the kind. For several years there has been in existence at Brussels, an International Customs Bureau, which collects and periodically publishes information touching the tariffs of the various states of the globe; and by the terms of arrangement, for the maintenance of this Central Tariff Publication Bureau, Great Britain is as large a subscriber as any of the other contributing countries. The writer is glad to say that it would appear that things have changed for the better since he was impelled to write an article which appeared in November 1900 in the *Westminster Review*, intitled : "Is Tariff Information properly disseminated by H.M. Board of Trade?" For now, the *Board of Trade Journal* can be strongly recommended for the use of commercial instructors and students. Since its metamorphosis from a monthly into a weekly issue, it has proved itself a valuable penny journal, full of interesting and serviceable information, amongst which tariff changes and customs regulations figure conspicuously. It is edited by the Commercial Department of the Board of Trade, which founded a Commercial Intelligence Branch in 1899, concerning which this official speci-

Its Features Past and Present 219

fication continually appears in the weekly issues of the journal referred to:—

“ The Intelligence Branch of the Commercial Department of the Board of Trade was established in 1899, in consequence of a report by a Departmental Committee, with a view to meet the constantly increasing demand for prompt and accurate information on commercial matters, so far as it can be met by Government action. It is intended to be a centre at which information on all subjects of commercial interest shall be collected and focused in a form convenient for reference. In addition, it is the duty of the Branch, as far as circumstances permit, to afford information in reply to all inquiries on commercial matters which may be addressed to it, whether written or verbal.

“ The office is temporarily housed at No. 50 Parliament Street, London, S.W., and (subject to the Comptroller-General of the Commercial, Statistical, and Labour Departments of the Board of Trade) is under the direction of Mr. T. Worthington. The Intelligence Branch endeavours, on application being made to it either personally or by letter, to supply information with regard to the following subjects, namely: commercial statistics; matters relating to foreign and colonial tariffs; excise and ‘consumption’ duties; port, harbour, and tonnage dues, and other charges on shipping; customs regulations; consular fees; forms of certificates of origin; regulations concerning commercial travellers; trading licences; foreign and colonial contracts open to tender; foreign and colonial bounties; lists of firms abroad engaged in

220 Commercial Travelling :

particular lines of business in different localities, etc. etc."

It is earnestly recommended to every aspirant to commercial travelling abroad to make close study of this *Board of Trade Journal*. The Government publications relative to commerce are, on appearance, notified in it. These include all the foreign reports of diplomatic and consular officers, which are obtainable at a very small cost (many of them are priced at a halfpenny, others at a penny, twopence, twopence-halfpenny, and so on). There is a marked improvement in the tone of some of those of more recent issue; they are so clearly indicative of the fact that greater pains have been taken in their compilation than used to be evidenced. Too much praise, for example, can scarcely be given to Mr. Consul Neville-Rolfe's Report on the Trade of Naples for the year 1902, which is at once instructive and fascinating reading; and its peruser may acquire more practical knowledge from it about the Neapolitan provinces than he or she will be likely to get from wading through half a dozen geographical text-books. Yet it costs but three-halfpence!

Another hopeful sign is that there is evidence that some of those who have considerable influence touching the promotion of commercial classes are quite awake to the value of tariff information. The energetic secretary of the London Chamber of Commerce, Mr. Kenric B. Murray, has said, "I shall be pleased to bear the subject in mind, and later on, may have an opportunity of arranging for lectures on this subject."

It is true that tariffs vary periodically; but to

Its Features Past and Present 221

this objection, which is raised by some of those who feel unequal to giving the matter close attention, it can be answered truly, that tariffs do not vary to anything like the extent that stocks and shares do ; and, since it can be proved that the tariff rates imposed on several leading commodities of British export by some of the countries, which import the same extensively, do not on average change once in five years, the objection cannot reasonably hold good. Hitherto, however, the difficulty has been to find competent instructors ; and it must be borne in mind, that young fellows who live in a country like England, where taxation on commodities is so limited, do not instinctively acquire tariff knowledge as do the sons of traders resident in places where high protective duties are comparatively universal. The latter often have to go and pay the duties for their fathers, and documents with duty charges are put more in their way, so that they are, as it were, in a tariff atmosphere, which enables their minds to grasp the imposts of other nations with greater facility than the English youth do ; and, until the energy of the latter be stimulated into vying with them in this respect, in the face of all obstacles, England will remain handicapped in commercial progress. It is a painful reflection to those who make a prolonged residence on the Continent to think how much more trade could be done there, seeing that so much is effected already, in spite of the fact that English commercial travellers do not excel as linguists, and that a good many English firms employ foreigners as their commercial representatives in many parts of Europe.

Through the courtesy of Mr. John Murray and the

222 Commercial Travelling :

proprietors of the *Bristol Observer*, the writer is enabled to introduce two extracts embodying some of his observations on Italian trade.

From chap. iii. p. 21 of *Commercial Knowledge*, published by John Murray, 1901 :—

“ The writer, during a residence of more than a year in Italy, had frequent occasion to note that British manufacturing confectioners, in spite of the heavy duties on sugar, had introduced their goods. As for jams, right down in the south of Italy those of an enterprising English firm were kept by shopkeepers in preference to home manufacture. On seeking explanation of this—how with oranges and lemons on the spot, home-made marmalade was not paramount—the answer given by a prosperous storekeeper in a Neapolitan province was, that it did not keep nearly as well as the English article. This, to some extent, can be accounted for because of the high price of sugar in Italy, which naturally makes the local manufacturers, for the most part, sparing of it in their preserves. In the same southern district the excellent cakes and biscuits of various English manufacturers were comparatively plentiful. Similar facts may be noted in Berlin and other German cities ; but there the English commodities may be kept for the consumption of English customers.”

From an article on English trade and language in Italy, which appeared in the *Bristol Observer*, 13th December 1902 :—

“ The Transvaal campaign has caused much to be said about the hostile attitude of other European

Its Features Past and Present 223

nations towards England, it being assumed by some that she has no real friends amongst them, and that even Italy is not drawn to her.

"But the large amount of trade there in English goods, and the attention given to the English language, should be borne in mind by those who entertain such a pessimistic view. Let them give ear to actual experience.

"At Florence, straw hats are naturally purchased readily, owing to their low price, but the linings for them usually bear an English mark.

"When at Rome the writer lodged in the house of a tailor. This man could speak no English, but in his showroom he had English fashion-plates, and his patterns were from British manufacturers.

"Had articles of English importation been met with only in the Piazza di Spagna, so much frequented by tourists, there would have been less cause for comment, but even the thin writing-paper offered in shops in side streets, when held up to the light, showed an English water-mark.

"Great efforts are made in many places to learn English. It is perfectly true that many a one may tell you that he or she went to Italy hoping to get pupils, and found it anything but easy to secure them; but that is because so much is done on the exchange system. The Italian is loth to give cash for English lessons, but perfectly willing to pay for them by teaching the giver Italian.

"An hotel proprietor on one of the Italian lakes told the present writer that a penniless Englishman had had to seek relief of the municipal authorities of his town. They conceived the idea of making him

224 Commercial Travelling

teach English, and started evening classes at a charge of threepence for each attendance, and found the plan work so well, that when the Englishman died they looked for another to supply his place. Even in primitive places like the island of Capri, there were women who had been out with their husbands as emigrants to America. These, when they returned, went about, giving lessons in English to the shopkeepers, and to coral sellers and donkey women, who were anxious to learn it so as to get on with visitors; and many of them, who could neither read nor write Italian, could speak English passably."

CHAPTER XIX

COMMERCIAL TRAVELLING INTELLIGENCE FROM VARIOUS FOREIGN COUNTRIES

IN 1897 and 1900 two valuable government compilations were published, that of the earlier date being [C—8396] "Reports from Her Majesty's Representatives abroad as to Licences, etc., required by Commercial Travellers," and the other [Cd 423], "Reports received from the Indian Government and the Governments of Her Majesty's Colonial Possessions respecting the Regulations in force in India and the Colonies, with regard to Commercial Travellers and the treatment of their Patterns and Samples."

The 1897 Report has been supplemented by a revisionary return of particulars collected in the Commercial Intelligence Branch of the Board of Trade, and submitted, for confirmation, by the Foreign Office to H.M. Representatives abroad. This summary was published early in March 1904, under the heading [Cd 1961], "Memorandum summarising the Regulations in force in Foreign Countries with regard to British Commercial Travellers."

It is only fair to add, that pending the issue of this more recent compilation, intimations of various changes of commercial travelling regulations abroad have been carefully notified in the current numbers of the *Board of Trade Journal*. The Colonial Office return of

226 Commercial Travelling :

1900 is for the most part a correct indication of the regulations as now existing, but still some important changes have taken place to which it will be necessary to refer, such as the repeal of the tax on commercial travelling licences in Jamaica and in the Transvaal. Some amount of delay in officially furnishing desired information has been unavoidable, inasmuch as serious difficulties lay in the way of procuring some of it satisfactorily from various places in South America, although the Principal of the Intelligence Branch of the Board of Trade Commercial Department bestirred himself actively in the matter.

In perusing diplomatic and consular reports, one constantly comes across an intimation which unfortunately is only too similar to the common excuse of the unsuccessful commercial traveller at home. He complains that his principals allow less credit than some competitors. Such a one will say, "Messrs. F—— state on their price list that they only give two months, but I know of cases where they give five or six." His statements are frequently exaggerated, but men who cannot be brought to see that the reason for want of success lies mainly with themselves, frequently do exaggerate. Some of H.M. Consuls are given to laying stress on the fact that German firms in particular, and Italian ones also (an instance of the latter appears in the Consular Report for 1902 of H.M. Vice-Consul at Constantinople), give longer credit than the British do, and therefore secure trade which the last-named might obtain if they adopted the same policy.

It would be well if statistics could be forthcoming whereby the "bad debts" made by foreign competitors

Its Features Past and Present 227

could be closely compared with those incurred by merchants of the United Kingdom trading over the same territories; and there should be undeniable evidence afforded by Consuls, who so report, that the long-credit practice is that of the *first-class* foreign merchants. For it is well known in the home trade that third-class firms will often try to get custom by means of giving extended credit. Numbers of dishonoured acceptances are the outcome, and failures are frequently the final result, although for a time such houses manage to exist by getting discounted promptly all the bills of acceptance that they receive. Moreover, in a dozen trades at least, evidence can be forthcoming that German manufacturers and merchants, who offer goods to English men of business in the metropolis and the other trade centres of the United Kingdom, most certainly do not offer long terms of credit.¹

It is an undeniable fact that many men are materially affected by their surroundings. Is it therefore going too far to suggest that a British Consul, by being located in a country where gambling is regarded as one of the sources of State revenue, may be insensibly induced to regard speculative trade with too lenient an eye? The nothing-venture, nothing-win principle is one which, if adopted, will hardly bear restriction. British

¹ Hundreds of German price lists of oils, drugs, dyes, chemicals, perfumes, seeds, etc., have come before the writer's personal notice, and in nine out of ten of these the outside limits of credit specified have been two months. Of course, the terms for foreign trade are, for expediency, generally longer than for home trade; but still, those who adopt short ones for the latter are not likely to go to extremes for the former, if they can possibly avoid doing so.

228 Commercial Travelling:

trade is at present on a far sounder basis than it was when the long-credit system was more universal throughout the United Kingdom, and therefore, suggestions for enlarging foreign commerce by means of extended credit naturally do not recommend themselves to experienced commercial men who have watched the sounder growth of business since the practice has been commonly disfavoured.

The Argentine Republic.

The Argentine Republic figures first both in the 1897 Report and the 1904 Memorandum. That harbour of refuge for impecunious Italians is disposed to levy heavily on commercial travellers, and operations in its provinces are not covered by one payment. The exactions seem altogether too excessive when it is borne in mind that the Argentine exports have increased by leaps and bounds. Quoting figures afforded by the *Encyclopædia Britannica*, the exports, which in 1881 were under twelve million pounds sterling in value, amounted in 1900 to nearly thirty-one million ditto.

Many of the imposts have been increased of late years, as may be seen by comparing the intelligence officially received in 1897 with that of 1904, which now affords the following particulars:—

Commercial travellers, whether selling goods in Argentina or merely showing samples and soliciting orders, must secure licences. The cost of these in the town of Buenos Ayres and the national territories, as distinct from the other provinces of the Confederation, is \$50 currency (about £4, 7s. 6d.) per annum.

Its Features Past and Present 229

In the principal provinces the following licence fees are levied on commercial travellers :—

Jujuy, \$200 (about £17, 10s.) per annum.

Salta, \$1680 (about £147) per annum. Licences are also issued for the half-year in Salta.

Tucuman, \$400 to \$800 (£35 to £70) per annum, according to class of firm.

Cordoba, \$600 (about £52, 10s.) per annum.

Santa Fé, \$600 (about £52, 10s.) per annum.

Entre Rios, \$600 (about £52, 10s.) per annum.

Corrientes, \$505 (about £44, 4s.) per annum.

San Juan, \$960 (about £84) per annum. Monthly licences are also issued in San Juan.

Mendoza, \$600 (about £52, 10s.) per annum.

Santiago del Estero, \$500 (about £43, 15s.) per annum.

Rioja, \$100 (about £8, 15s.) per annum.

Buenos Ayres, \$400 (about £35) per annum.

Samples without commercial value are passed by the Argentine Customs without payment of import duty ; samples of value are charged with import duty, which is refunded if they are re-exported within six months.

From this information it would appear that a firm wishing to send commercial travellers to make sales throughout the Argentine Republic must be prepared to pay some hundreds of pounds for the privilege. Certainly this comprises a vast territory, approaching 2300 miles in length, with an average breadth of rather over 500 miles. But, with the exception, perhaps, of the neighbouring Republic of Uruguay, which must needs be referred to subsequently, no

230 Commercial Travelling :

other country figuring in the publications under consideration will be found to tax commercial travellers uniformly to a proportionate extent. But a compensating circumstance is that there is unquestionably a large amount of trade to be done there, and Mr. F. S. Clarke, His Majesty's Chargé d'Affaires at Buenos Ayres, states at the termination of his "Report on the Finances of the Argentine Republic" for the years 1901 and 1902 that

"The prospects of the Argentine Republic as regards the future have, perhaps, never been more favourable than at the present time."¹

Austria-Hungary.

It is somewhat to be feared that commercial travellers will, in certain countries, have to pay more for travelling licences than they do at present; for it would appear that the very inquiry has suggested the enforcement of payment where it hitherto has not been rigorously exacted. Sleeping dogs have not been allowed to lie. Austria affords an instance of this. Sir Edward Monson, communicating from Vienna, July 1896, after reporting that British commercial travellers have hitherto had practically no licences and imposts required of them (although at times suffering through detention of their patterns and samples at the Custom House till certified as being such by a Consulate-General's letter), adds—

¹ Attention was drawn in the *Board of Trade Journal*, 24th October 1901, to a statement in the *Bureau of American Republics* that commercial travellers' samples may be imported at Buenos Ayres free of duty.

Its Features Past and Present 231

"The immunity enjoyed by British commercial travellers appears, however, to have been the result of negligence to enforce the law, inasmuch as the Austrian Ministry of Commerce, so far back as the year 1852, enacted regulations of a detailed character on this head. . . . It will be seen that by these regulations certain documents ought to be exacted from and fees paid by all foreign commercial travellers in this country."

It would appear from some particulars afforded, that the foreign commercial traveller who wishes to do business in Austria should, properly speaking, be furnished with permits, enabling him to travel in various provinces, and to obtain these he should apply to the Ministry of Commerce for each province, giving a description of himself, the nature of his business, and the length of time for which he wanted to travel therein, besides establishing his relations with the firm represented by him. It is, however, a feather in the cap of any British Chamber of Commerce that the Austro-Hungarian Imperial Government have no objection to accept certificates of identity for commercial travellers issued by British Chambers of Commerce. For those, who deery the importance of these institutions, lay stress on the fact that they have, so to speak, no executive power. Anyhow, they have influence which enables those to whom it is accorded to benefit therefrom, as this form of recognition evidences.

In 1901 there was an official announcement in Austria-Hungary, that certificates of identity, with photographs of the bearers, would be demanded from

232 Commercial Travelling :

foreign commercial travellers on and after 1st January 1902, and in the following year a law was enacted curtailing the calling of commercial travellers on private customers, it having been ascertained that a good many who came to Austria-Hungary did this, and the view of the commercial ministers there appeared to be that the immunity which these representatives enjoyed was detrimental to the home-trade interests. The gist of a part of the altered regulations was, that a traveller must be in a position to prove that a customer expressly invited him to call. Thanks, however, to protests made, and reasonable attention to representations as to the inconvenience entailed upon commercial representatives by the new regulations, these have since been considerably modified. Had the decree of 4th September 1902 held good, commercial travellers would, in addition to a certificate of identity, have had to supply one testifying as to their good conduct, also a medical certificate and a photograph, as any traveller who was diseased, or was considered to have a repulsive or disgusting appearance, was not to be permitted to make sales in the country. However, protests have resulted in dispensing with the good-conduct testimony, the photograph, and the medical certificate, although the certificate of identity is required by the subsequent decree of 27th December 1902, and this has to be officially stamped at a cost of two crowns. It must contain particulars both as to the traveller and his domicile, and the situation and nature of the firm represented by him.

The disposition of most Governments of countries which advocate a policy of Protection is to try to take such measures that resident traders, amenable to

Its Features Past and Present 233

their laws, shall have their interests considered before those of outsiders. If the latter, by supplying these residents with goods, help them to sell to their public, why, well and good! But if these aliens come and deprive them of a part of the trade by which they live and contribute to their country's revenue, such individuals shall not be allowed to do this without being compelled to pay for the privilege, and thus contribute to that same revenue also. Great Britain does not act upon these lines, but it is the common cry that England's philanthropy is often extended to other nations to a greater degree than to her own; a view expressed several years ago by a writer on behalf of oppressed factory children, who said of a rich cotton-spinner's daughters that—

"Their tender hearts were sighing
For negro wrongs untold,
While the white slave was dying
That brought their father gold."

Belgium.

In Belgium, up to 1902, British travellers were required to pay some sixteen shillings for an annual licence tax. But that impost was then repealed, on the principle of reciprocity—a policy which seems to be fast gaining favour with a large number in the United Kingdom. The commercial activity of Belgium is perhaps insufficiently realised by the majority of the mercantile community of Britain. Because the pusillanimous conduct of Belgian troops at Waterloo earned the contempt of the English, and has never been forgotten, that is no reason for not becoming

234 Commercial Travelling :

alive to the fact that Belgium is, commercially speaking, a formidable opponent.

According to government reports, there were in 1891 some half a dozen Belgian companies only in the Congo Free State. The capital of these amounted to £1,361,000. By 1900 the number had increased more than sevenfold, and the capital thereof represented a total of £4,184,000.

In that year the Belgian Government wanted to justify heavy expenditure, and so published tables showing the "Value of Special Trade per Head of Population." This was specified as being—

	£
In Belgium	23
In United Kingdom	19
In Germany	8
In United States	5
In Austria	4
In Italy	3
In Russia	2

In a consular communication to the Foreign Office in 1897 attention was drawn to the existence in Belgium of commercial bourses, the following explanation being afforded :—

These "bourses" (there were seventeen at the time) are a sort of commercial travelling fellowships amounting in the aggregate to £2250, tenable as a rule for about three years, established to enable young men to study in foreign countries, and are included under Article 38 of the Budget, namely, "Various expenses connected with the encouragement of trade, purchase of com-

Its Features Past and Present 235

mercial documents, and publication of consular reports and other work connected with trade and industry."

A Foreign Office Report for 1900 from H.M. Consul at Ghent embodied a recommendation that more travellers representing British firms should go thither, on the following ground :—

"for that British manufacturers are recognised as the best, though not always the cheapest, is shown in some branches at least by the employment of English words on articles of foreign make with which one comes in contact."¹

Bolivia.

In Bolivia commercial travellers are liable to a municipal tax which varies in the different municipalities in the Republic, but does not in any case exceed the sum of three hundred Bolivian dollars.

Brazil.

In many of the townships of Brazil the commercial traveller's licence costs what to the uninitiated looks an appalling sum, being seldom less than three hundred thousand reis, a form of reckoning which, according to a well-known American humorist, pretty nearly scared

¹ The writer himself has seen a remarkably close imitation of a British tobacco manufacturer's name and trade-mark on a packet of tobacco vended by a Belgian firm, who were forthwith prosecuted for the offence. But the Belgians are by no means the sole offenders in these respects, as he can bear witness to having seen, when in Italy, some servile imitations of the wares of English soap manufacturers, which had been vended to Italian shopkeepers by a German firm. The cakes were all stamped with a description in English. One of the venders, on being asked why the German house supplied them so, answered to the point, "Because they sell better."

236 Commercial Travelling :

some of his countrymen out of their boots when they first saw bills so made up, but which is less alarming to travellers when they learn that a sum of one hundred reis is little more than the equivalent of a penny. On this basis, however, a travelling licence of the amount specified would cost about £12, 10s. The Brazilian milreis has risen in value of late years. In 1898 it was barely worth eightpence. Two years later its currency value exceeded elevenpence, and it has since crept up to a shilling.

In the 1904 Memorandum, referred to on page 225, the following information is furnished :—

The rates of tax payable by commercial travellers vary in the different States of Brazil. In Rio de Janeiro and Sao Paulo no taxes are imposed on commercial travellers ; in other States and towns the charges are as follows :—

Pernambuco (state), 200 milreis, state tax.

Ceará (city), 270 milreis, state and municipal taxes.

Bahia (state), 1000 milreis, state tax. This tax is collected once yearly, no matter how many times a traveller may arrive in Bahia from other places in Brazil, but is enforced every time he comes from a foreign country.

Pará (town), 1000 milreis annually.

Amazonas, 300 milreis annually.

Maranhão (town), 200 milreis annually.

Rio Grande do Sul (city), 500 milreis annual municipal tax ; but this tax is stated not to be seriously enforced.

Pelotas, 500 milreis, annual municipal tax, stated to be levied rigorously.

Porto Alegre, 1000 milreis.

Its Features Past and Present 237

It is further communicated that

"Commercial travellers entering Brazil have to pay import duties on samples they bring with them ; in cases, however, where such duties do not exceed one milreis per package, no charge is made. Samples of goods subject to consumption tax must be stamped in accordance with the provisions of the consumption tax law in the same way as goods actually for sale."

In some of the places indicated, no tax was laid upon commercial travellers prior to 1899, but not a few South American republican ministries have, within the last few years, shown such a disposition to tax them that the cases seem on a parallel with that of the fraudulent ostler, who took to greasing the horses' teeth to make them eat slower, after the trick had been suggested to him through a question put by his father confessor.

H.M. Ministers have found it rather difficult to get accurate figures relative to Brazilian trade, but statistics afforded show that during the first five months of 1902 there was an increase of £951,294 in the value of the imports as compared with those during the same period in 1901. So British commercial travellers should fight hard for an adequate share of the increasing trade.

Mr. Consul-General Chapman, in his "Report on the Trade of Brazil for 1902," makes comment on the rate of exchange, one milreis equalling one shilling, and then endeavours to impress the oft-repeated axiom that tact and good address are invaluable requisites for commercial travelling, his words being as follows :—

"Agents and commercial travellers who come to

238 Commercial Travelling :

Brazil to represent British firms are too often lacking in those qualities essential to success in this market. British interests should be represented by agents of that nationality, and should have a knowledge of languages and be possessed of a certain social standing, with a consideration for racial differences."

Brazil—Bahia State.

It is comforting to learn from Mr. Consul Medhurst's "Report on the Trade of Bahia for 1902" that the United Kingdom (under which heading, in this case, figure all imports from British colonies) secured $35\frac{1}{2}$ per cent. of the total import trade of Bahia, also that whereas the British share of it rose from 28 per cent. in 1901 to $35\frac{1}{2}$ per cent. in 1902, Germany only improved her trade by $1\frac{1}{2}$ per cent. and the United States lost $\frac{2}{3}$ per cent. on the year's trading as compared with 1901.

Bulgaria.

In Bulgaria there appear to be no special laws or regulations affecting commercial travellers apart from the provisions of her commercial conventions with other States. Commercial travellers, however, require certificates of qualification, which may be issued in a prescribed form by Chambers of Commerce in the United Kingdom and by British consular authorities.

Chile.

It is satisfactory to find that in Chile, whose credit is far more satisfactory than that of many other South American States, commercial travellers are not unduly restricted in exercising their calling and in sample-carrying.

Its Features Past and Present 239

It was enacted there some time ago, that the municipalities should have a right to compel commercial travellers to take out licences to trade, costing from 100 to 300 dollars. But this right, it appears, was not exercised, and comparatively recent intelligence has been afforded that licence taxes are not exacted of commercial travellers on coming thither; and, further, that their samples can be passed free, provided they be not whole pieces or complete sets of a saleable nature. Commercial representatives may bring their samples into any port of the Republic without paying ready money for the ordinary import duties thereon. They are given six months in which to pay or to reship. If they re-export their samples, the I.O.U. (*pagare*) which they have signed is cancelled free of charge.

Colombia.

In Colombia, where the same language (Spanish) and religious faith (Roman Catholic) as in Chile predominate, no licences are required by commercial travellers, and samples in small pieces of which the total weight does not exceed 25 kilos are admitted duty free. Some travellers, if requiring heavier lots, get one or other of their customers to receive further 25-kilo packages for them, or manage so that more of these shall be sent on to them at intervals.

The Ministry of Finance of the Republic of Colombia seem to be endowed with a good deal of common sense in sanctioning the introduction of *bond fide* samples without putting an embargo on them. The official communication touching these, and empowering the Customs to pass them, comprises the following statement:—

240 Commercial Travelling:

"The Government consider that the encouragement of said transit through our ports will be very beneficial to Colombian commerce, because it will give greater extension to its operations, or will, at least, produce a knowledge of articles of better quality and of fairer price than have been ordinarily known to the consumer until now. They have therefore resolved to proceed in accordance with the above request" (this was that travellers should be able to take their samples back without having to pay import duties), "while, at the same time, taking every precaution against fraud."

In 1896 it was communicated that the final ministerial admonition to the Customs is that the officials shall take care that such precautions as they feel necessitated to take shall not be "a useless hindrance to the operations of the aforesaid travellers."

This Ministry can be credited with foresight and an absence of the "how not to do it" system.

Congo Free State.

In 1898 it was decreed in the Congo Free State that "any person, except a merchant's interpreter, working in the Free State as commercial agent, traveller, pedlar, shopkeeper, etc., is liable to an annual tax, fixed at 500 francs, unless the legal regulations as to direct and personal taxation have already been applied. The merchant's interpreter has to pay an annual tax of 10 francs, unless a tax has already been paid for him by his employer, as workman or servant."

Cuba.

In 1902, His Majesty's Minister at Havana complained, in his "Report on the Trade of Cuba," that

Its Features Past and Present 241

English merchants and manufacturers were not trying to compete sufficiently in new branches of trade, and that if they did not do so, British commerce in Cuba would certainly diminish, "in view of the efforts being made by our American rivals to improve their commercial position here, favoured as they are by cheaper freights and more expeditious delivery."

From this it would appear that there is an urgent call for British commercial representatives to go to Cuba and get a grasp of present needs, and study the tendencies of requirements in the near future.

Denmark.

A licence is required by commercial travellers in Denmark, whether Danish or foreign, if they travel on account of foreign firms. From information published in the *Moniteur Officiel du Commerce*, 20th March 1902, it would appear that rather under a thousand licences were granted for the purpose during the year ending 31st March 1901. The French Minister commented, in connection with the intelligence thus supplied, on the small number of licences (seventy-three only) which were taken out by United Kingdom firms during the period referred to, which to some extent, however, appears to be accounted for by the fact that many British firms who do business with Danish houses only send a representative to Denmark for contract-signing and ratification of transactions, and no licence is required for these purposes.

As has been specified in the *Board of Trade Journal*, 27th March 1902, the fine for non-compliance with the licence regulation is heavy. In some cases a penalty of about £28 is enforced, and no less than 151 commercial

242 Commercial Travelling :

travellers were fined during 1901 for transgressing the law. H.M. Consul, communicating to the Foreign Office in 1898, specified that the tax amounted to about £9 per annum, and had to be paid on arrival to the Customs authorities. He states further that the licence granted must be inspected by Customs and police authorities in all towns visited by the traveller under liability to a fine of 3s. 10d., and that he must have a certified declaration from the firm represented by him indicative of his identity, and authority to act as their representative. If he represent more than one firm, he will be charged £9 for one and £4 each for the others. These payments, moreover, are calculated only to permit of his visiting Copenhagen and the provincial towns, as he is not allowed to visit the country merchants who reside outside the towns.

The exact information conveyed in the 1904 commercial travelling official publication reads thus :—

“Commercial travellers must take out a licence costing 160 kroner, or about £9. This tax is paid to the Customs on the arrival of the traveller in Denmark, and the licence is available for one year from the date of issue. No licence is issued for a shorter period. Travellers should also bring with them a certificate (as per appended form) showing that they are duly authorised to act on behalf of the firm they represent.”

Form of this Certificate.

“We (names herewith) of the city of (name indicated) hereby certify that Mr. A. B. is our representative for Denmark, with instructions from us to

Its Features Past and Present 243

take orders, show samples, etc., and generally guard our interests.

" Date.

" Signature of firm."

The amount of duty leviable on samples brought by commercial travellers has to be deposited. The duty is returned on the production of proof of the identity of the samples if re-exportation takes place within three months.

Ecuador.

In Ecuador neither travellers' licence tax nor impost on their samples is demanded, though the latter have to be weighed and certified for re-exportation at the Custom House.

Egypt.

Official recommendations came from Egypt in 1901 that commercial travellers speaking at least one foreign language (rather a vague way of putting it, methinks) should be despatched thither at frequent intervals to study the market requirements, it being stated that very few English commercial travellers were in the habit of visiting Egypt. However, those who go there are not subjected to any special taxes, and there are no particular regulations existing to affect their operations.

The British Chamber of Commerce of Egypt in its report for December 1903 draws attention to increasing Italian competition there, especially where machinery is concerned; so commercial travellers who represent British engineering firms in Egypt must needs bestir themselves.

Readers of consular reports can scarcely fail to be impressed by the fact that even in countries where a

244 Commercial Travelling :

British commercial traveller or an agent of a British firm is not required to pay for a licence to conduct business, such an individual is almost invariably required to make formal declarations for the purpose of establishing his identity. He cannot go over the land saying, as the Englishman loves to say, "Provided that I pay my way, my business is my own and nobody else's, unless I choose to tell it to him."

France.

Those, who advocate reciprocity, should be pleased to note that the French policy seems to be, "As others treat our commercial travellers, so will we treat theirs." The following is the official statement: "No licences or other documents have to be obtained by British commercial travellers in France."

Article 24 of the Law of the 15th July 1880 on licences, which is still in force, runs as follows :—

"The commercial travellers of foreign nations shall be treated as regards licences on the same footing as French commercial travellers are treated by these same nations."

As foreign commercial travellers do not require licences in England, British commercial travellers by this law (*Loi des Patentes*) enjoy the same exemption as in France.

Germany.

Germany is more exacting, for there British commercial travellers have to obtain a trade legitimization card or licence. Touching this country, the information afforded savours a good deal of red tapeism, and is not so expansive as might be desired. Germany,

Its Features Past and Present 245

in fact, if judged by Sir Frank Lascelles' communication from Berlin, December 1896, to the Marquess of Salisbury, seems over anxious lest commercial travellers should deviate one jot or tittle from certain accredited modes of transacting business, and there are timely warnings in her notifications that certificates can be revoked, and that the right to expel a foreigner from German territory, is not affected by provisions for granting these documents.

H.M. Consul at Dantzic reported that there was an increase since 1899 in the number of British commercial travellers that came there, and specified in particular that a good many tailors' representatives found that it paid them to do so.

The German Government has on occasion dealt sharply with shopkeepers who have been proved to have sold certain wares at under cost price, with a view to attracting custom for others. Many a retailer in the United Kingdom would be glad if this practice were prohibited in like manner, and so would commercial travellers who are worried with complaints of under-selling.

Greece.

Greece apparently does not wish to hinder the ingress of alien commercial representatives. According to Mr. Arthur F. G. Leveson-Gower's communicated memorandum, these are free to come and go without going through formalities or taking out licences, although agents of British firms who live in the country have to pay an agent's licence. Greece seems alive to the fact that British representatives are not likely to come into the country without benefiting it pecuniarily. An English trader who went there some years

246 Commercial Travelling :

ago, to make a large purchase of currants, told the writer that he had met with great civility, and was afforded an interpreter, who said, " You come to buy currants, eh ? Ah, another young man he did come like you, and he catch fever, and die. If you like, I sall have mooch pleasure to go with you to the zemetery and show you hees grave."

Guatemala.

Guatemala figures next in the 1897 Report, and there also, though it is one of those places where the ministerial authorities seem to find it impossible to make ends meet, the expedient of taxing commercial travellers to help to swell the revenue has not been resorted to. But when travellers carry dutiable samples they are required by the law to deposit a bond for their value with the Custom-house authorities there.

Italy.

Italy does not trouble British commercial travellers by subjecting them to particular restrictions or requiring certificates of them. The Italian Government authorities only require these of representatives from countries in which Italian commercial travellers are required to have such things. Italy, like France, advocates reciprocity in this respect. It is to be regretted, however, that there is so much pilfering of effects, which have to be sent from place to place, in Italy. However, the country is showing signs of greater prosperity, and, should this continue, higher wages all round may be anticipated ; and then it is to be hoped that Italian railway officials, and others who have the

Its Features Past and Present 247

handling of property, will be less tempted to peculation.¹ The writer, during a comparatively recent residence in Italy, had only too convincing evidence of the unfortunate existing state of affairs, in the form of forced locks and rifled contents of boxes. He remembers one poor lady bemoaning over a damaged trunk. The thieves (these were probably some of the railway employés) had taken the whole of the things which were in the top layer. They had left her an ample supply of dress-skirts, but as all the bodices had been made a clean sweep of, this failed to console her. In Italy he would be a rash commercial traveller who would leave a package of samples unguarded near a shop door in the way in which some representatives do not hesitate about doing in many places in England. The Italian *guardie* in various towns show inefficiency and indifference when appealed to. "You have got back your purse, signore; what more do you want?" said one of these to a clergyman known to the writer,

¹ The Report to the Foreign Office on the Finances of Italy for the year 1902 by Sir Rennell Rodd, His Majesty's Chargé d'Affaires at Rome, terminates thus:—

"The high prices at which Italian stocks are quoted, and the disappearance of the premium on gold (this was about seven per cent. when the writer was in Italy in 1899), and the unfavourable balance against Italy in international exchanges, prove that her credit has grown with her commercial expansion, and rests on a substantial basis in the estimate of the financial world. If this satisfactory development can be maintained, and the temptation be resisted of spending up to the extreme limit of her available resources, it would seem that Italy may now reckon on a course of prosperous finance, and that the conversion of her debts, with all the attendant benefits, may be nearer than the most sanguine would have ventured a few years ago to predict."

[It may be added that the year 1903 has witnessed still greater Italian prosperity.]

248 Commercial Travelling :

when, after having had his pocket picked, he collared the thief, recovered his property, and then wished to give him in charge. This happened in Rome, but it is worse in Naples, where justice for the foreigner is rare indeed, and where the officials appear to merit Mr. Jerry Cruncher's censure of the guardians of the peace, who connived at his body-snatching propensities, and were stigmatised by that notable character in the *Tale of Two Cities*, as "all awaricious, and all in it."

A commercial traveller can save some money in Italy (and in some other countries of the European continent) if he gets properly acquainted with the system of railway tours, as he can arrange his route thereby, and so economise in travelling expenses.

Recommendations to British firms to issue price lists in the languages and terms most comprehensible to those abroad with whom they wish to do business are continually being made by H.M. Consular officials, and as the matter is one deserving of serious attention, it may be as well to afford some details of a proposition coming from one of these gentlemen.

In 1897 Mr. Vice-Consul Daly, when reporting on the trade and commerce of Bordighera, made the following sensible suggestions calculated to assist commercial operations :—

"I should like also" (he had been advocating the translation of English price lists) "to express my personal opinion that the greatest impetus which could be afforded by the Imperial Government to British trade abroad, would be the legalised adoption of metric weights and measures.

Its Features Past and Present 249

"Some practical assistance might be given to British commerce abroad by the establishment, under the several Chambers of Commerce, of a Central Bureau, which, for certain payments, should do what the average British producer does not seem able to do himself. It should be manned by a staff of officials conversant with all languages used in general commerce, and possessing practical knowledge of trade. A British trader, desirous of securing a foreign connection, would send his price lists and circulars to the Bureau, where he could obtain a quotation for the cost of drawing them up in foreign languages, currencies, weights, and measures; and would also receive the best advice as to markets for his goods, and how the price lists and circulars should be drawn up, so as to ensure the greatest possible attention. Everyone who knows anything of business must realise how differently trade is affected by well or ill framed circulars and prospectuses.

"I believe that such a Bureau might be made self-supporting; but, even if not so at first, the Chambers of Commerce, by assisting it, would help and stimulate British trade, especially if it were well started by the Association of Chambers of Commerce, the countenance of the Government given to it in a marked degree, all possible information supplied to it by the Board of Trade, and assistance given when asked by diplomatic and consular officers. This good work should not be cramped or shackled by any petty economy. As there are about ninety Chambers of Commerce in the United Kingdom, representative of almost untold wealth, expense should not count as an objection, even if the scheme did not, as I expect, soon become self-supporting."

250 Commercial Travelling :

This is an ambitious scheme, but commercial enterprise is ambitious, and there is much to be said in favour of Mr. Vice-Consul Daly's proposition; although, in the event of the establishment of such a Bureau, it would be difficult to ensure that translators should not be bribed into selling some of the information coming under their notice to unscrupulous foreign commercial competitors, who would be sure to try to acquire it.

Japan.

In Japan, it is officially stated that commercial travellers who do not sell goods to customers direct are free from special tax (beyond the ordinary income tax). They are required to make a money deposit equal to the amount of duty leviable on articles temporarily imported as samples, and refundable on re-exportation within six months, or to give security for the same.

Madagascar.

In Madagascar, commercial travellers are (as in France, which regulates that island's foreign policy) subject to the ordinary police regulations, but not otherwise specially restricted.¹

Mr. Consul Sauzier, however, when reporting on Madagascar trade for 1902, says, "The large stock of British prints and other tissues had to be sold before the Madagascar trade could be called French; which, since the application of the general tariff, it has certainly become, as almost all foreign trade has ceased with the island."

¹ In French Cochin China, too, commercial travellers are not taxed.

Its Features Past and Present 251

Mexico.

Taxes on commercial travellers in Mexico vary considerably in the different States. They are payable in Mexican currency. Bonds for twice the dutiable amount of samples brought by a commercial traveller into Mexico may be furnished. In the majority of the States a traveller's credentials have to be officially examined before he is allowed to commence operations.

The following taxes are notified in the 1904 Memorandum of foreign commercial travelling regulations :—

Aguascalientes—four dollars¹ on arrival.

Campeche—sixty-five dollars per month.

Chiapas (a collector of taxes makes the assessment)—twenty to a hundred dollars per month.

Chihuahua—one to ten dollars per month.

Cahuila (in Saltillo, its capital)—one to ten dollars per month. In its other municipalities the tax varies. In addition a federal tax of thirty per cent. on the amount of the local taxes is payable.

Colima (a committee assesses)—ten to fifty dollars per month.

Durango (in each place visited)—ten to fifty dollars per month. Here also a tax of three per cent. is levied on each sale of merchandise.

Federal District—no tax.

Guanajuato—none except in case of sales direct to customers.

Hidalgo—one to one hundred dollars per month.

Jalisco—there is a varying State assessment. In the city of Guadalajara, travellers offering hardware, machinery, or groceries, pay from twelve to one hundred

¹ The Mexican dollar is generally worth about two shillings.

252 Commercial Travelling :

dollars per month ; those offering textiles, from thirty to two hundred dollars per month.

State of Mexico—no tax on ordinary commercial travellers, but a licence must be procured from the State Treasury.

Michoacan—five to twenty dollars monthly.

Morelos—no tax, but there is a small stamp tax in the event of a sale of goods.

Nuevo Leon—Monterey, ten to fifty dollars per month ; Linares, Villadama, Dr. Arroyo, Lampazos, Montemorres, Cadericita Jimenez, five to twenty dollars per month. In the smaller towns of Nuevo Leon, tax is from two to ten dollars per month.

Oaxaca (State tax for each visit to the State)—twenty dollars per month.

Puebla (a committee assesses ; licence is valid for one month)—five to two hundred and fifty dollars per month. Here there is a further charge of thirty per cent. on the cost of the licence for federal tax and another of twenty-two per cent. as municipal tax.

Queretaro—the amount depends on the assessment of the Chief Officer of Taxes.

San Luis Potosi—a monthly tax of from five to thirty dollars.

Sinaloa—separate taxes in each district, varying from twenty to two hundred dollars per month ; also, additional State charge of twenty per cent. and federal charge of thirty per cent. on the amount of the tax.

Sonora—tax varies from fifty to one hundred dollars per month. It is payable in each town, and there is a federal contribution tax of thirty per cent. also.

Tabasco—per month, to the State—ten dollars. Also a further tax of ten dollars with thirty per cent. addi-

Its Features Past and Present 253

tional for the Federal Government is levied by the municipality of each town, where business is done by the traveller.

Tamaulipas—State monthly tax of five dollars (this is increased by thirty per cent.). In Tampico there are municipal monthly taxes also of ten dollars, and the levies in the smaller towns are increased by thirty per cent.

Tepec (a committee assesses)—one and a quarter to thirty dollars per month. Fifty per cent. on the tax levied has to be paid to the municipality.

Flaxcala—no tax.

Vera Cruz—no tax.

Yucatan—monthly licence varies according to the declared capital of the firm represented. If this is under 5000 dollars, cost is five dollars per month; if over 100,000 dollars, cost is eighty dollars, with the addition of a municipal tax of half the State tax, and a surcharge of thirty per cent.

Zacatecas (the tax collector assesses)—thirty days' licence, costing from ten to one hundred dollars per month.

Mr. Biorcklund, Clerk to His Majesty's Legation at Mexico, in his valuable "Report on the Trade of Mexico for 1901," has warned British manufacturers that, although the Mexican importation of earthenware is increasing yearly, the proportion that now comes from the United Kingdom is very much reduced. This is an unpleasant reflection. When Wedgwood came to the fore in the eighteenth century, Great Britain distanced foreign competition, and Dutch ware no longer ranked first in the market. France and Germany are the principal competitors who are

254 Commercial Travelling :

ousting her in this earthenware market, and it is to be hoped that revived efforts of British manufacturers and their travellers will enable the United Kingdom to surpass them in turn. Mr. Biorklund says—

“However much the trade of Mexico increases, the share of the United Kingdom is always decreasing, partly for the reason that British manufacturers and merchants in general will not adopt more modern methods, and consequently what is loss to the United Kingdom is gain to some other country.

“Though of course the United States, on account of their proximity, are bound to possess the largest share, and the facilities for transportation being greater thence than from Europe, there does not seem to be any special reason why the trade from European countries, especially the United Kingdom, should not be more than it is. . . . Though articles of German manufacture are acknowledged to be of inferior quality, their finish and style are such that they can favourably compare with those of greater finish, which cost more than twice as much.¹ Another reason why German-made goods find a better market here is from the fact that the makers are always ready to accept any suggestions made to them, either by their own agents or by clients, who are often more in touch with the requirements of the country, and are eager to see new and improved articles placed upon the market, not only for their own benefit, but also for that of their fellow-countrymen.

“American merchants and manufacturers are also

¹ This might have been expressed more happily, but Mr. Biorklund wishes evidently to lay particular stress on the favourable appearance of the German articles.

Its Features Past and Present 255

ready to cater for the trade of Mexico, and their agents are continually travelling for the purpose of extending the sale of articles already known, or are endeavouring by means of samples to open fields for new merchandise.

"This example could very well be followed by British manufacturers and merchants, provided that they were able to procure steady and pushing agents for the sale of their wares; and though a knowledge of Spanish is certainly an advantage, it is not quite so necessary as formerly, as of late years English has come into more general use, and consequently anyone speaking English can easily make himself understood by the greater part of those engaged in commerce, and it is therefore only in very few cases that he is obliged to employ an interpreter."¹

Netherlands.

In the Netherlands, the amount of the tax on foreign commercial travellers is reported as being 25s. a year. They are required to give particulars of themselves and the nature of their business to the authorities of the municipality in which they happen to be, immediately after the commencement of the financial year. This extends from 1st May to 30th April. Then they are furnished with a certificate, which they are under obligation to show when demanded by the officials of Direct Taxation. Its production enables them to get their samples passed and re-exported free of duty, provided that they observe regulations set forth as follows :—

¹ Mr. Björklund has since reported that, in 1902, Germany's advance in trade with Mexico was nearly 107 per cent. as compared with five years earlier. The American advance was likewise over 118 per cent.

256 Commercial Travelling :

" A pass is given for these samples on the declaration of the importer, after security has been furnished and the articles in question have had a leaden seal affixed to them, in so far as that can be done without damaging them. The sum given as security is refunded on the export of the samples, provided the leaden seals which have been affixed to them have remained intact, and that the exportation takes place within the period mentioned in the certificate."

Netherlands' Possessions—Curaçao.

In Curaçao (the most important of the Dutch West India Islands) there are no special regulations for commercial travellers, and their ordinary samples are exempt from import duties.

Netherlands.—East Indies.

In the Dutch East Indies, British commercial representatives (like other foreigners) must report themselves within three days of arrival to the chief of the Local Administration. They can then obtain an admission certificate empowering them to dwell for six months in all ports open to general trade, as well as in the places mentioned in the certificate. Permits for journeys have to be obtained from the Government. Samples of value can enter only under a Customs deposit returnable on re-exportation.

Netherlands.—Surinam.

In Surinam no licences have to be taken out by commercial travellers, except in the case of those dealing in spirits. Security has to be given for the entry of samples other than those of no commercial value.

Its Features Past and Present 257

Norway.

Prior to 1897 commercial travellers required no licences for making sales in Norway. But perhaps the knowledge that Sweden levied a tax on them induced the Norwegians to clamour for a similar impost, for on 13th July 1896 Mr. Consul-General J. Michell had to inform the Marquess of Salisbury that it was decreed, that on and after 1st January 1897, commercial travellers coming into Norway would have to obtain a "certificate for trade" from the nearest police authorities at the cost of 100 kronor per month.¹ He added that "the local newspapers expressed satisfaction at this result."

England's sportsmen have helped to enrich Norway materially for more than a quarter of a century, but when the Englishman goes there to trade, he is scarcely likely to pay the price for permission to do so in the same cheerful spirit as does the keen fisherman for a right to exercise his art in certain places to the exclusion of others.

On 26th October 1901 there was a Royal Resolution announcement in Norway to the effect that, inasmuch as certain regulations previously in existence were irksome to commercial travellers, it would henceforth suffice for them, when reporting their arrival in Norway according to law, to have their licences endorsed by the police.

Mr. Consul-General Dundas has intimated, in his "Report on Norwegian Trade and Commerce for 1901," that he is of opinion that there is room for a considerable increase of British trade in Norway; and he has furnished the information that the number of com-

¹ Equivalent to £5, 11s. The actual term is thirty days.

258 Commercial Travelling :

mercial travellers' licences issued, or "visaed," in Norway in 1901 was slightly below that of 1900, being 1498 compared with 1518 in 1900. Germany and Denmark showed a decrease of 22 and 16 respectively, while the United Kingdom, France, and Austria responded in the opposite direction with increases of 13, 17, and 8.

Samples of no commercial value are exempt from import duty in Norway.

Paraguay.

From Paraguay came a communication in 1902 from H.M. Consul at Asuncion, in which he stated that commercial travellers on entering that town had to pay a tax varying from 400 to 600 dollars (£10 to £15), but that that payment did not exempt them from a further tax (amount not specified) on arrival in any of the country towns. This republic is reported as having made good progress in population and prosperity of late years, but seems to be adopting a policy calculated to retard its commercial advancement. As, however, its population consists largely of half-breeds, and Indians with a very moderate amount of civilisation, too much must not be expected of it at present.

The following official communication was transmitted to the Foreign Office in 1901:—

"The Centro Commercial or Paraguayan Chamber of Commerce has now been in existence for over two years, and has done valuable work. It is, however, to be regretted that the offer of its secretary to exhibit samples of British goods in the large and commodiously situated showrooms of the institute has not, it is believed, as yet met with any response."

Its Features Past and Present 259

Persia.

In Persia, commercial travellers require no licence, but must produce a passport duly authorised by official representatives of the Persian Government in the countries whence they come. This appears to be the only formality. Duties have to be paid on marketable samples, and samples of firearms can be imported only under the express authority of the Shah.

Peru.

In Peru, commercial travellers have to stand out against illegal attempts at extortion, for, although there appears to be no general law there respecting travelling licences, some of the municipalities are said to have tried to levy duty from commercial travellers without being authorised by Congress to collect it, and some successful resistance has resulted in its being proved that the ordinances of the municipalities in imposing the same are declared null and void. But a country like Peru, which has sustained so many revolutions, is hardly calculated to allow the wheels of commerce to run smoothly over it, especially when it is remembered that comparatively recent figures indicate that more than half the population consists of aboriginal Indians, and about one-fifth of it of mixed Indian races.

It is officially stated, however, that "every facility is given to commercial travellers," and further, that "they are allowed to enter with their samples on presenting, through a responsible agent, to the Custom House an official request to pass so many packages of samples. These are examined and valued by the officer named, and then a bond is presented by the agent, who under-

260 Commercial Travelling :

takes to pay the amount of the duty leviable in respect of any of the samples that may not be reshipped within the term specified, which is generally ninety days. This process will cost the commercial traveller from 10s. to £1, according to the number of packages he brings, and he is then free to go where he likes with his samples, without being obliged to give an account of them in any part of the interior he may wish to visit."

Hence it will be seen that letters of recommendation to some responsible trader are almost a *sine qua non* to the commercial traveller on his first visit to Peru ; otherwise he may be at a loss to find someone ready to undertake to be surety for him to the requisite extent

In the *Board of Trade Journal*, July 1898, attention was drawn to the report of H.M. Consul at Callao in Peru, in which he stated that some of the Lima merchants were complaining that, whereas they were put to considerable expense in maintaining houses and offices for trade, commercial travellers came and competed with them by securing showrooms. In England, a merchant would scarcely prefer a complaint of a similar nature against a foreigner, but probably the Lima traders apprehended loss of business of a more or less retail kind, and anticipated (or perhaps found that they habitually did so) that the travellers would sell a portion of their samples. There have been places in the United Kingdom where tradesmen have petitioned against itinerant vendors being allowed to come and set up booths in the market-places. The writer can remember when the Merthyr Tydvil shopkeepers did so successfully, much to the discomfort of a number of sellers of quack commodities, who had been wont to come there periodically and clamour for custom in the market square,

Its Features Past and Present 261

thereby affording amusement to the mob, but loss of pence to some of the aforesaid shopkeepers, and lack of convenience to others who had business in that centre.

Portugal.

Portugal appears to subject commercial travellers only to the regulation common to any foreigner remaining there over seven days—that is, they must obtain from their Consulate a *Bilhete de Residencia*, or “Residential Licence.” The cost of this, inclusive of the fee of police indorsement, is about ten shillings. Mr. Harrison, H.M. Commercial Attaché at Lisbon, reporting in 1901 on the trade of Portugal, says—

“The decline in the importation of British manufactures in Portugal is a serious matter. For centuries the United Kingdom has been the great market for Portuguese produce, and is so still. It is evident that the trade is now becoming one-sided, and that while the British do everything to improve the demand for Portuguese products, there is evidence of very little desire to encourage British trade in Portugal.”

It appears that the diminution set in after 1900. Up to that time there had been an increase in British imports. Evidence of this kind shows the importance of serious considerations as to how to meet foreign competition, and the British public should not be led away by clap-trap representations that all their ministers, who show a disposition to emphasize the necessity for preferential tariffs, are actuated by motives of self-aggrandizement only.

In conjunction with Portuguese provinces, it may be worth mentioning that H.M. Consul at St. Michael's

262 Commercial Travelling :

(Azores) complained in 1897 that too many British firms, instead of sending out commercial travellers, contented themselves with forwarding price lists and illustrated catalogues to the Consulate. This, he said, often defeated their own ends; for when a trader, on examining anything so described, conceived a desire for it, he generally commissioned some German commercial traveller, who was in the habit of calling upon him, to supply something of similar nature; so that the order went to Germany instead of the United Kingdom.

According to official intelligence of 1904, samples of goods (except manufactured tobacco) may be imported duty free into Portugal, provided the duty leviable would not exceed 300 reis. On other samples, marks of identity are placed by the Customs authorities at the time of importation, and drawback is granted on the re-exportation of the samples in the same condition.

Roumania.

Commercial travellers on visiting Roumania have to deposit written particulars touching themselves and the establishments with which they are connected, with the Chamber of Commerce, or, failing that, the local communal authorities (*primaria*). Also a copy of the power of attorney in virtue of which they are authorised to receive orders. This has to be drawn up in accordance with the laws of the country where it is issued, and duly legalised by the Roumanian Legation in that country. They have to describe their samples in writing to the Customs, to state the period within which these will be re-exported, and to give security for the amount of duty liable on the same. Payments on

Its Features Past and Present 263

this account are recoverable on re-exportation of the samples, if the regulations be conformed with.

Russia.

In 1899 the Foreign Office supplied the Board of Trade with an explanatory notice relative to the provisions of the new Russian regulations respecting commercial travellers and their licences, and although, as remains to be indicated, the cost of the licence tax has been modified subsequently, the introduction of a portion of this communication will serve to explain the position.

"By Article 57 of the Law of 8th June 1898, which imposes the industrial tax, the right of employing commercial travellers is confined to commercial firms which have paid the tax in question under Class I. . . . The tax under Class I. amounts to 500 roubles in the case of commercial firms, and to 500, 1000, and 1500 in that of industrial enterprises. Moreover, every commercial traveller must pay a personal tax of 50 roubles annually. Industrial enterprises which have no business of the same kind in Russia, but which carry on a wholesale trade in the empire through their commercial travellers, are placed on the same footing as commercial enterprises, and consequently pay a tax of 500 roubles instead of that of 500-1500 roubles imposed in the case of industrial enterprises. In view of the fact that the industrial tax is raised by the issue of industrial licences, commercial travellers who wish to provide themselves with personal licences must present for inspection either the original or a duly-attested copy of the licence issued to their employers."¹

¹ Those who are desirous of ascertaining still fuller particulars

264 Commercial Travelling :

In 1900 the Imperial Council of Russia gave consent to a reduction of the Crown taxes on commercial travellers in that country, from 500 to 150 roubles, but (see *Board of Trade Journal*, 6th September 1900) it was officially notified that "in addition to this Crown tax, a provincial or municipal trading licence tax of 45 roubles, and local dues varying according to locality, are collected. Each commercial traveller will also have to pay as previously a personal tax of 50 roubles, and provincial and town dues of 10 roubles."

It must not be forgotten that in Russia there are special obstacles in the way of Jewish commercial travellers. With the acumen of the Hebrew race, no doubt some manage to surmount them. Mr. Consul-General Michell, when communicating to the Foreign Office in 1896, on the main provisions of the temporary regulations then in force respecting commercial travellers in Russia, took care to say, "Foreign Jews of the commercial-traveller class, under existing legislation, would not be able to enter the country at all, inasmuch as Russian diplomatic and consular officials would refuse to affix the necessary *visa* to their passports, by which alone they would be permitted to cross the Russian frontiers."

Russia is more alive to commercial considerations than is perhaps generally known. One of the earliest commercial schools (some maintain that it was actually the first) was founded in Moscow in 1772.

According to a Customs Department circular of

are recommended to refer to the *Board of Trade Journal* for July 1899, and it is not too much to add that very little of foreign commercial travelling intelligence seems to escape the notice of those who are responsible for the editing of this serviceable publication.

Its Features Past and Present 265

1895, samples brought into Russia may be re-exported and the duty paid on them refunded within an unlimited period of time.

San Salvador.

In the *Board of Trade Journal*, February 1898, attention was drawn to the "road tax" on commercial travellers in San Salvador. The receipt for this has to be carried about by them there, in addition to a passport properly indorsed by agents of the Greater Republic of Central America.

Servia.

In Servia, commercial travellers are exempted from licence fees and payments of duties on samples, provided that they carry an authorised *carte de légitimation* describing themselves and the establishments represented by them. A deposit, returnable on re-exportation, is required on samples of commercial value. Re-exportation at any place other than that of entry must be duly notified at the latter place.

Spain.

Spain requires that commercial travellers shall provide themselves with an identification card, which is framed in accordance with the terms of the Spanish Commercial Convention in force with Switzerland, and is applicable on terms of reciprocity to other nations to which equal benefits have been extended, and Great Britain is one of these. The Duke of Tetuan, in correspondence with Sir H. Drummond Wolff, says, with reference to these cards, "With a view to avoid all difficulties with respect to the authenticity of said

266 Commercial Travelling :

documents, it would be advisable for them to be legalised by the Spanish Consuls." The "Report for the year 1900," supplied by H.M. Consul from Bilbao, included a table of the number of commercial travellers who entered Spain during that year *via* Port Bou, Bilbao, and Irun, and of the nationalities of the houses represented by them.

Out of a total of 210

128 came under the heading of France.

52 do. do. Germany.

3 only do. do. United Kingdom.

Sweden.

Sweden and Norway used to be held up as examples of countries where simplicity and primitiveness prevailed. But communications to the Foreign Office in 1896 indicate that both these lands are now keenly alive to the desirability of getting money out of those who wish to make sales there. Sweden exacts, it appears, a minimum of 100 kronor (about £5, 11s.) from any foreigner, or even from a Swede living abroad, who intends to travel in the country to offer goods for sale. The official intelligence communicated comprises the following particulars, which are preceded by an intimation that, as soon as the commercial traveller arrives in the country, he must, in writing, tell the tax collector of the nearest town how long he means to remain :—

" For the right to carry on business he will have to pay, in advance for each calendar month (should he avail himself of his right during the whole of this period, or only a part thereof) a sum of 100 kronor. This tax must be paid in advance, either for a time covering

Its Features Past and Present 267

a period longer than one month, or for one month only, the latter being the shortest period for which a tax can be paid. This tax is to be paid to the tax collector of the town of the district in which the traveller lives at the time of payment. The receipt for the payment must be given on printed forms, which forms, after having been duly ordered, are supplied by the Public Treasury to the Crown Bailiffs, so that they can be distributed by them amongst the tax collectors of the various towns. On these forms, which are to be made out for 100 kronor each, should be found information having reference to the regulations in force. The foreigner (or the Swede looked upon in this case as a foreigner) who intends offering foreign goods for sale, or intends carrying on business in any way, must, before he enters into negotiations in a place, show the police authorities that he has duly paid the tax. In case the authorities be requested to give a certificate to that effect, they are bound to do so."

In 1897 notice was drawn, in the August number of the *Board of Trade Journal*, to an official communication to the Foreign Office, wherein it was specified that commercial travellers in Sweden now get in all cases, in return for the licence fee, a licence entitling them to transact business for the full thirty days. Formerly, every licence became void at the end of the month in which it was obtained, so that a traveller who happened to come to Sweden on 24th May had, under the old régime, to pay afresh on the 1st of June.

The import duty on samples is refunded on re-exportation, that is, if identity be proved and regulations observed.

268 Commercial Travelling :

Switzerland.

Although the patriotic songs of the Swiss are full of the sentiment of freedom or death, they expect all outsiders to pay for the right of coming to make sales amongst them. Travellers for Swiss firms selling to other establishments in Switzerland, where the goods are re-sold or used, are given a licence gratis. But, in all other cases, it appears that commercial travellers must pay some six pounds for a licence for twelve months, and four pounds if desired for six months only. An indication card (*carte de légitimation*) is necessary in all cases, and incomers must apply for it in the canton which they first enter. The alternative for doing business without it is a fine, which may amount to forty pounds, or imprisonment, each day of incarceration being assessed at about four shillings. When Schiller immortalised William Tell, he made the relatives of that hardy mountaineer predict that the breath of prison would kill him. But similar consideration for the health of the foreigner does not now appear to be a concomitant of Swiss law.

The conditions, however, do not keep commercial travellers from visiting Switzerland in increasing numbers, as the following extract from the *Board of Trade Journal*, No. 334, 23rd April 1903, indicates :—

“It appears, from statistics published in the *Feuille Fédérale Suisse* of 8th April, that the number of commercial travellers in Switzerland, both of Swiss and foreign nationality, has shown an increase each year since 1893, excepting for the period 1894–96, during which the figures experienced a falling-off, principally as regards Austria and Italy.”

Its Features Past and Present 269

Hitherto, British commercial travellers do not appear to have made much way in Switzerland. In 1900, for example, out of all the travellers who came to Switzerland representing foreign firms, only 34 were classified as working for British firms, while German commercial establishments sent 3848, and France 11,145. In the following year the figures under the respective headings were—

Germany	3937
France	1182
United Kingdom	36

Considering the amount of British capital which annually pours into Switzerland, this one-sided state of things appears rather unsatisfactory, and it is to be hoped that it will alter with time.

Sir Conyngham Greene, when reporting on the trade of Switzerland for 1901, and imparting a considerable amount of intelligence acquired by Mr. J. C. Milligan, British Commercial Agent at Zurich, has had much to say on the subject. After pointing out that, whereas barely ten per cent. (actual figures 10·2) of Switzerland's imports come from the United Kingdom, more than twenty-five per cent. of her exports go there, he adds—

“ The remedy is practically in the hands of the British manufacturers themselves. As long as British firms are content to be represented by 36 commercial travellers out of a total of 27,349 commercial representatives who visited Switzerland for trade purposes in 1901, and as long as the samples of British goods sent to Switzerland weigh only 19 cwts. as compared with

270 Commercial Travelling :

203 tons of samples introduced by German commercial travellers in the same period, there cannot be much expansion of British trade. This supineness in competing with our rivals, together with the continued employment of English weights and measures, and of catalogues drawn up in English only, is a formidable obstacle to taking any considerable share of the Swiss local markets."

The export trade of Switzerland has steadily increased since 1892, and during this period of ten years Swiss exports to the United Kingdom have increased sixty per cent. An increased volume of British exports should naturally be looked for, and it is to be hoped that some commercial pressure will be brought to bear which will effect this.

Turkey.

Turkey is a much-abused country as far as conduct of administration goes, and ample evidence of foul corruption has been forthcoming there in the past. But, nevertheless, she has not been in the habit of levying such direct imposts on commercial travellers as many would expect, for the Hon. Michael H. Herbert, writing from Therapia in 1896, and Mr. Consul W. H. Wrench doing likewise from Constantinople, were both able to transmit information to the effect that no licences or other documents are required by British commercial travellers or by agents of British firms, to enable them to solicit orders or trade in the Ottoman Empire. However, it is to be regretted that a good deal of an unsatisfactory nature touching Turkish trade is to be found in the *Board of Trade Journal* (see No. 334, issued 23rd April 1903). This conveys the following

Its Features Past and Present 271

intelligence communicated by the British Vice-Consul at Constantinople and taken from his report on the trade of that city for 1902 :—

“ Inquirers as to the import trade in Turkey are often told that their only chance of establishing a big business is to give credit. (See remarks on p. 151 of *Board of Trade Journal*, No. 334 on the subject, of Indian yarn.)¹

“ At the same time the greatest care is required to have reliable and competent representatives on the spot who can watch the market and give timely warning.

“ The French Chamber of Commerce here addresses its countrymen on this subject in these terms :—

“ ‘ Success and security in business at Constantinople depends almost entirely upon the representative. Enormous risks are run by confiding one’s interests to the first comer. Good agents exist and are not hard to find, but it is indispensable to make very careful inquiries, not only from references given, but also from various sources on the spot, before accepting a representative.’

“ The fact is that the slack and corrupt administration

¹ These official comments are relative to the acceptance of three to four months’ trade bills, which mode of doing business is adopted by Italian exporters of yarn to Turkey, and is preferred by the buyers there to the cash-on-arrival terms of Indian spinners. But it goes without saying that a percentage of bad debts must inevitably result, and business conducted on these lines of extended credit must in such a country be undesirably speculative, for large profits on successful operations would have to be looked to to cover financial losses caused by fraud and misrepresentation. It is because many British firms wish to avoid speculative trade that they prefer in various places to sell, as much as they can, to a limited number of merchants, whom they believe to be safe to credit, rather than attempt to place their goods in more hands themselves.

272 Commercial Travelling :

of the Bankruptcy Law in the Turkish Courts has encouraged fraudulent bankruptcy to such an extent that it has been developed into a system" (*Foreign Office, Annual Series, 2950*).

The British Vice-Consul advises that as there is so large a demand in Turkey for woollen manufacture, some house, or combination of British houses in the woollen trade, should send out a representative to work up business in Constantinople, and estimates that it would take him two or three years to learn enough of the ways of the market, as well as of the language, to enable him to hold his own. He warns merchants that in Constantinople the charges for storage in the Turkish Custom House there are extremely high, and soon swallow up the value of the goods. Eight days are allowed the consignee from the date of arrival of goods. Beginning from the ninth day, the Custom House charges storage, called "ardieh," at the following rate : On packets weighing up to 4 cwts., $\frac{1}{2}$ d. a day ; from 4 to 8 cwts., 1d. ; from 8 to 12 cwts., $1\frac{1}{2}$ d. ; from 12 to 16 cwts., 2d. ; from 16 cwts. to 1 ton, $2\frac{1}{2}$ d. ; on packages weighing over 1 ton, 3d. a day. This charge is made for the first week, is doubled for the second, and trebled for the third, after which the goods may be left in the Custom House at the triple rate for one year.¹

¹ Where Custom-house charges are high, commercial travellers must generally expect some trouble in getting their samples through. Once a traveller complained to the writer that his samples (he sold rather attractive fur caps amongst other things) always grew beautifully less before he could get them through a certain Belgian Custom House, and yet the abstractions were made so cleverly that he never could detect any of the officials in the act.

Its Features Past and Present 273

United States.

The general disposition evinced by the authorities throughout the United States is to impose no special restrictions on commercial travellers. In a few States,—Arizona and Delaware, for example,—the legal right to tax them forms part of the statutes, but it is not exercised. The Supreme Court of the United States has declared that the law taxing commercial agents is unconstitutional, so popular feeling is against any impost on commercial travellers. Apparently Brother Jonathan thinks he can “lick the Britisher” without that, so long as the existing import tariff is maintained.

United States—New Orleans.

It may be worth recapitulating here, a portion of a comparatively recent report to the Foreign Office from H.M. Consul at New Orleans, namely—

“ From personal inquiries made amongst merchants, etc., I learn that there is but little chance of British imports increasing in this city until our firms at home see fit to send out commercial travellers to canvass the local business community for orders. New Orleans is a conservative city, in the sense that they are accustomed to deal with old customers, and goods are imported from same firms abroad year after year. The foreign firms deal with their New Orleans clients principally through their representatives (commercial travellers, who cross the Atlantic at certain periods with samples of their firm’s goods). These commercial travellers show their samples here, study local requirements, and return with orders. A number

274 Commercial Travelling :

of French and German commercial travellers are in the habit of thus coming to New Orleans periodically, though it should be said that most of the business is done through New York."

The Consul, Mr. Vansittart, also states emphatically—

"If it happens that the local merchant requires a particular British article, the American, French, or German traveller will go out of his way to obtain it for him. Speaking from my own experience, I have never met or seen a British commercial traveller. . . . A British traveller in outlery and other hardware might not regret a visit to Florida, as most of the outlery sold here is of German make."

Uruguay.

In Uruguay, as in the neighbouring territory of the Argentine Republic, the cost of a traveller's licence is comparatively heavy.

The *Bulletin of the Bureau of American Republics* conveyed the following information in 1902, which was reproduced, 29th May 1902, in the *Board of Trade Journal* :—

"In Uruguay formerly the entire tax was only payable if operations were conducted during the first half of the year ; from the third quarter half only, and from the fourth a fourth only, of the total amount (100 pesos, i.e. dollars, per year). Article 16 officially withdraws this privilege from the commercial travellers, and stipulates that they must pay the entire amount of the tax at any time of the year."

Its Features Past and Present 275

A traveller has to carry the receipt of payment about with him, to be produced on official demand.

In 1900 the United States Consul (see *Board of Trade Journal*, 22nd February 1900), writing from Montevideo to the Director of the Philadelphia Museums, states that from May to September is the most suitable time for the visits of commercial travellers to Uruguay, and adds that the French and Germans are making energetic efforts to capture the trade there.

When a bond is given for their re-exportation, the samples of commercial travellers are not subject to customs duty.

Venezuela.

Venezuela is a name which perhaps does not recall pleasant recollections to the average Briton, and the difference, which had to be adjusted there, suggests, to some, the title of a well-known Shakespearean play (*Much Ado about Nothing*). But, nevertheless, it would appear that the demands from that quarter upon our country have not resulted in barring out English commercial representatives there. Mr. Acting-Consul Andral's communication from Venezuela to the Marquess of Salisbury in 1896 embodied these words: "I have the honour to inform your lordship that thus far commercial travellers of all nationalities are at liberty to follow their calling without licence or charge, but are liable to pay duties on samples when marketable."

Commercial travellers still enjoy immunity from tax or licence charge in Venezuela, but since 1902, according to official statement, they are subjected to a more inquisitorial process than heretofore, in

276 Commercial Travelling

common with other foreigners, all being required, on arrival, to furnish particulars not only of themselves and their nationalities, but those of their parents ; also place and date of birth, last residence and means of living, and those who have wives and children must supply details touching these also.

The " Reports " received from the Indian Government and the Governments of Her Majesty's Colonial possessions, which were presented to the Houses of Parliament in 1900, will form part of the material of the next chapter. ;

CHAPTER XX

COMMERCIAL TRAVELLING INTELLIGENCE FROM THE INDIAN GOVERNMENT AND THE GOVERNMENTS OF H.M. COLONIAL POSSESSIONS

THE compilation of Indian Government and Colonial Reports, included in the issue of 1900 [Cd 423], commences with communicated information, that throughout the vast territory of British India there are no regulations specially affecting commercial travellers and their calling. Some of those who have read stories about tyrannical Indian princes, and have based their ideas as to modern native rule on the state of despotism chronicled in past history, may be astonished to learn that the native states appear to adopt no prohibitory measures as far as commercial travellers are concerned. The summary of information received by the Board of Trade is recapitulated so concisely in this Report as to convey the impression that no extraordinary obstacles are likely to await them there. The whole of it does not occupy more than a page, and its gist is to be found in the following extract:—

India.

“There are no regulations in British India specially affecting commercial travellers and their calling, and they are not required to take out licences.

278 Commercial Travelling :

"Travellers resident in Calcutta are not called on to pay the regular municipal licence tax.

"In native states also there are no special rules or regulations on the subject ; but in Kashmir all Europeans, other than civil and military officers of the British Government, whether they are commercial travellers or not, are required to provide themselves with a pass from the Resident before entering the Maharaja's territories ; and in Nepal the general prohibition against Europeans visiting Nepal without the permission of the Darbar applies to representatives of European firms.

"With regard to the treatment of commercial travellers' samples and patterns, no special regulations exist in British India ; but it may be said generally that import duty is charged on import and refunded on re-export to the extent of seven-eighths, and that samples of no marketable value are exempted from all payment.

"Wherever octroi is levied, whether in British or Native India, on merchandise brought into towns, the duty applies to samples of merchandise as to goods generally, if the samples are of taxable value."

More than sixty years ago, Lord Macaulay told us, in an Indian essay, that faith in the Englishman's word would induce the native of India to invest savings in securities afforded by the British Government at low interest, when offers of a return twentyfold greater would not tempt him to lend his money to native rulers, because he had no faith in the promises of potentates who were his fellow-countrymen. He preferred to conceal his savings in the ground or elsewhere, rather than intrust them to the latter. It is to be hoped,

Its Features Past and Present 279

then, that British commercial travellers who visit India will do their best to sustain the British reputation for commercial probity, and not promise more than they can expect to fulfil.

The Bahamas and Barbadoes.

It is officially stated that in the West India islands of the Bahamas, and of Barbadoes, commercial travellers require no licence. In the Bahamas, travellers' samples, if of no great value, are customarily admitted free, and, in Barbadoes, a *bond fide* commercial traveller can get a drawback of duty paid on any imported sample or specimen of goods, if he satisfy the proper officer that he is claiming for that alone, and that it has been reshipped.

Bermuda Islands.

In the Bermuda Islands, similar treatment may be anticipated under ordinary circumstances.

British Guiana.

In British Guiana, should commercial travellers bring actual goods for sale there, they are required to take out a shop licence costing some ten pounds sterling, unless (thus runs the information), "with the knowledge and consent of the Comptroller of Customs, they transfer such goods, by instrument in writing, for sale to some person holding a store or shop licence." This seems to be a reasonable stipulation, as otherwise goods, brought ostensibly to be sold wholesale, might be vended retail without the benefit to the country of the value of the licence required for such retail trading. The

280 Commercial Travelling :

authorities there permit the landing of samples and patterns free of duty, provided that these do not exceed such value that, according to the *ad valorem* British Guiana import tariff, more than 3 dollars (12s. 6d.) would have to be charged were they ordinary goods for sale or use. But inasmuch as some travellers' samples exceed this valuation, it is decreed that "larger importations of samples and patterns may be permitted on some local firm undertaking to satisfy the Customs Department that the articles in question shall be re-exported, and not be brought into consumption within the colony." It may be anticipated that any commercial representative for a respectable firm need not expect to have much difficulty in obtaining such a guarantee, and there is a certain amount of satisfaction in learning of the existence of regulations of this kind, because they convey an assurance that a distinction is drawn between *bond fide* wholesale trade, and transactions which savour of peddling or hawking ; and where this is to be found, it may generally be concluded that some fairly considerable amount of mercantile business is available.

British Honduras.

British Honduras exacts a commercial traveller's licence costing 5 dollars (£1, 0s. 10d.), and his samples and patterns are examined on entry, and re-examined by the Custom-house officials prior to re-exportation. As the resources of this country are said to be undeveloped, it is to be hoped that the perspicacity of British commercial representatives may aid in effecting the end desired, for the mutual benefit of all concerned.

Its Features Past and Present 281

British New Guinea.

British New Guinea admits travellers with their samples without restrictions.

Canada.

The increasing prosperity of Canada is attracting large quantities of British immigrants, and there is every reason to expect that British commercial travellers will be found there before long in greatly increased numbers; although some of the veterans complain that the business in the towns is already very much cut up by competition. Said one of these, "When I went there rather more than a quarter of a century ago, I was quite a pioneer in our class of business. Now any amount of the London firms send their travellers there."

Loyal as the Canadians are, it must not be surmised that they are given to boycotting American commercial travellers in favour of their British competitors, especially as such numbers of Americans have poured across the frontier of late. In confirmation of this Mr. William R. Stewart's able article in the *Cosmopolitan* (see April number, 1903), intituled "The Americanisation of the Canadian North-West," may be quoted from. He states—

"Five years ago the number of dwellers in the north-west of Canada who had crossed the border from the United States was insignificant. To-day, outside of the city of Winnipeg, and such of the older towns as Calgary, Regina, Brandon, and Rat Portage, in places

282 Commercial Travelling :

they outnumber the native Canadians two to one. In a few years, so preponderant will this population have become that dispassionate observers see in the present exodus that which is likely to bring about the future union of the two countries. To statesmen on this side of the more or less intangible line which divides British from American America, it has long seemed the part of a manifest destiny that this union should come. The element of imperial sentiment, however, has sufficed to keep the British Canadians loyal to British connection, while the fear of losing the special privileges which they enjoy as a part of an ancient treaty has kept the French Canadians from showing much desire for annexation. When the population of Canada shall become largely of American origin, and its chief industries be controlled by American capital, there will have entered into the situation a new element which is not unlikely to prove a controlling one."

It is to be hoped, for British interests, that Mr. Stewart is over-sanguine about this American control, but one's eyes should not be shut to figures which denote an ingress of American population and capital; and touching the latter, he states that during the two years ending 30th June 1902 the sixty thousand odd persons from America, who have taken farms in the Canadian West, have brought with them property and stock estimated as being worth thirty million dollars, and he adds, at the conclusion of his article, "It is not only the north-west of Canada which is being invaded by American settlers and American capital, but the entire Dominion is becoming Americanised,

Its Features Past and Present 283

though the inflow is naturally more marked in particular localities."

The insertion of this concluding statement may mislead, however, unless some statistics of the immigration of other nationalities be forthcoming. Mr. W. T. R. Preston, Commissioner of Emigration, has courteously furnished the writer with the appended particulars, by which it is clear that, although both in 1901 and 1902, emigrants to Canada from the United States materially outnumbered those from the United Kingdom, the combined totals, nevertheless, of British and continental immigration materially exceeded that from the United States, the Continental alone being the greater of the two in 1901, and not three thousand short of the United States in 1902.

Canadian Immigration Statistics.

	1901	1902
United States	17,987	26,388
English and Welsh	9,401	13,095
Scotch	1,476	2,853
Irish	933	1,311
Galicians	4,702	6,550
Germans	984	1,048
Scandinavians	1,750	2,451
French and Belgians	492	654
Russian and Finlanders	1,726	3,759
Hungarians	546	1,048
Austrians	228	320
Miscellaneous Nationalities	8,924	7,902
Totals	<u>49,149</u>	<u>67,379</u>

284 Commercial Travelling :

	1901	1902
British	11,810	17,259
Continental	19,352	23,732
United States	17,987	26,388
Totals	<u>49,149</u>	<u>67,379</u>

Mr. Preston, in his accompanying letter of 30th April 1903, says, "I cannot say anything yet as to the proportion of nationalities, but I quite think if the movement this year from the United Kingdom continues on its present scale, that the British emigration to Canada will be double that for 1902."

So it would appear that the likelihood that the United States will obtain anything like a monopoly of Canadian trade is exceedingly remote; but it is equally apparent that Great Britain will have her work out out to extend her export trade in Canada in the face of such formidable opponents.

Touching samples, the following information is afforded by the Colonial Office Report:—

"With regard to the entry of dutiable commercial samples from the United Kingdom or other British country, accompanying a commercial traveller through an intermediate country into Canada, it has been provided (by a Government Notice, dated 9th June 1900) that the same may be entered at the Custom House under the British Preferential Tariff, upon proof by certificate or affidavit to the satisfaction of the collector at the port of entry that the samples are *bond fide* the produce of the manufacture of the United

Its Features Past and Present 285

Kingdom or other British country admitted to the benefits of the British Preferential Tariff."

As far as licence fees are concerned, the general disposition is to dispense with them. Only one case appears in the Report in which a Provincial Canadian Government exacts them (namely, that of Prince Edward Island), and, where municipalities are empowered to tax commercial travellers, it would appear that the enforcement of the regulation is generally more honoured in the breach than the observance.

In British Columbia, although the Provincial Government makes no direct impost on commercial travellers, British or otherwise, the municipalities have the legal right of levying upon commercial travellers of all nationalities a tax not exceeding fifty dollars for every six months. However, this is not imposed universally. Victoria, the capital, sets an example as regards exemption.

Manitoba subjects commercial travellers selling alcoholic liquors to provincial and municipal taxation, but exempts those who come for other purposes.

New Brunswick does not restrict them.

In the North-West Territories, the municipalities are empowered to tax commercial travellers, but evidence of their doing so is not afforded in the Report.

In Nova Scotia, commercial travellers require no licence, nor do they in Ontario. But in Prince Edward Island an annual licence fee of twenty dollars has to be paid by all who offer goods other than spirits and intoxicating liquors, and travellers in these trades are liable to a two hundred dollars' licence fee, which entitles

286 Commercial Travelling :

them to a licence remaining in force for one year from date of issue.

Quebec requires no licence of commercial travellers.

Cape Colony.

It might be anticipated by some that the recently established British supremacy in Southern Africa, and the anticipated trade extensions there, would lead to a general alteration of previously existing commercial regulations, but such does not appear to be uniformly the case. In some cases, however, less is now exacted of commercial travellers than formerly.

The Cape Colony regulations are that a commercial traveller, coming there as representative of any firm not actually established in the Colony, "must provide himself with a licence at the cost of £25, which licence, irrespective of the period of the year at which it may be taken out, expires on the following 31st of December." But this charge is halved if the licence be taken out on or after the 1st of July. There is a travelling concession in favour of commercial representatives, they being allowed free conveyance by rail of samples and personal effects up to 200 lbs. provided that the samples be not for sale.

The imports into Cape Colony during 1902 exceeded those of the previous year materially, the total thereof amounting in value to over thirty-four million pounds sterling as against not quite twenty-four million ditto in 1901. Amongst the increases are to be noted provisions of all kinds, haberdashery and millinery, cotton manufactures, wearing apparel, wood and manufactures thereof, leather and leather ditto, carriages and other wheeled vehicles, stationery. But by far the

Its Features Past and Present 287

greatest is that of metals and metal manufactures (including iron, lead, machinery, and hardware); for whereas the value of these only amounted in 1901 to £1,692,000 sterling, the corresponding total for 1902 exceeds three million ditto. This looks as if Cape Colony were a promising field for commercial representatives. Its exports, too, show a strikingly proportionate increase, amounting to some seventeen million pounds odd in 1902 as against rather under eleven million ditto in the preceding year, which testifies to the active state of its trade. More than four times the amount of raw gold was exported in 1902 than in 1901, and more than seven times as much specie.

Statistics published in the *Cape of Good Hope Government Gazette* of 10th April 1903 are indicative of the capital start that Cape Colony has made in 1903, for it appears that the value of the imports for the month of January 1903 exceeds those for January 1902 by more than a million pounds sterling, the figures being £3,550,000, as against £2,545,000. The *Board of Trade Journal* (see No. 337, 14th May 1903) supplies a table of these, and it is satisfactory to note that out of twenty-nine headings of various merchandise, twenty-two show an increase, the seven decreases being: Provisions; oilman's stores, etc.; alcoholic beverages; tobacco; coal, coke, and patent fuel; bags, all sorts; pipes, iron and earthen; dynamite and blasting compounds.

The Cape Colony exports compared for the same months show a still greater increase, the values of the grand totals being, January 1903, £2,132,000 as against £814,000 only, January 1902. The increase

288 Commercial Travelling :

in the value of the export of gold (raw) is particularly conspicuous, the total being for January 1903, £814,000, while in January 1902 it was but little over one-twelfth of the amount, being £69,000 only.

It used to be said in the seventies, that Britain's trade was going up by leaps and bounds. Commercial travellers at home had certainly an easier time of it then, as far as the getting of profitable orders was concerned. So it is to be hoped that this rapid trade growth in Cape Colony will afford prosperous business to all energetic British representatives who seek it there.

Ceylon.

Ceylon apparently tries to make things easy for commercial travellers, levying nothing on samples of no commercial value, and passing valuable ones free on condition that their re-exportation be guaranteed satisfactorily.

Cyprus.

In Cyprus, no licences are required by law for commercial travellers, and it is reported that, although the Municipal Councils of the principal towns have powers of levying "trade rates," no rates have at present been specially fixed for commercial travellers; but these might be classified, for purposes of taxation, under the following heads:—

Merchants 3s. to £1 per annum.
Travelling merchants	. 1s. 4½d. per annum.
Commission agents .	5s. to 15s. per annum.

Probably the Phœnician, Greek, Egyptian, and Persian traders who transacted business in this island before

Its Features Past and Present 289

it became a Roman province in 58 B.C. did not get off so easily. But if we come to later times, commercial travellers, it would appear, had more difficulties to contend with in the island prior to its cession to Britain by the Convention of Constantinople in 1878.

Commercial travellers' samples are not exempted from duty there, but the practice is to refund what has been paid on entry, if the samples be re-exported as a whole ; and a proportion if re-shipped in part only ; while samples of no commercial value are passed free.

Falkland Islands.

The Falkland Islands contain too small a population to be likely to offer temptations to many commercial travellers to spend much time there, but those for whom these pastoral spots afford a chance of business are retarded by no restrictions touching soliciting orders, neither are there any customs regulations about samples there.

Fiji.

In Fiji, commercial travellers are not required to have licences, but the trade there has grown to such proportions that customs duties on samples of commercial value exist. These, however, are wholly refunded on re-exportation of the same, and proportionately when only a portion thereof is re-shipped.

Gambia.

Gambia, perhaps as a set-off to its climate, which is so generally apprehended, imposes no tax upon commercial travellers, and exacts no duty on samples of little intrinsic value. These, however, are checked on

290 Commercial Travelling :

entry, with a view to subsequent inspection on removal from the colony.

Gibraltar.

Gibraltar has no regulations in force touching British commercial travellers and their samples. This is a pleasant reflection, when it is borne in mind that it has no inconsiderable shipping trade, and so distributes a large amount of British manufactures.

Gold Coast.

On the Gold Coast, it is stated that no commercial travellers' licences are required, and there are no special customs regulations affecting commercial travellers' samples, which are readily passed, unless appearing saleable, in which case a deposit as an equivalent to duty is required, but is returnable on production of a certificate of their re-exportation.

Grenada.

Grenada imposes few restrictions on commercial travellers, as they need no licences there, and their samples of no intrinsic value are admitted free of duty. The others are listed by the customs authorities, so as to be checked when presented for outward shipment.

Hong Kong.

In Hong Kong commercial travellers can trade without having to conform to special regulations, and their samples are passed free.

Jamaica.

Now that such efforts are being made to revive and extend trade between Jamaica and the mother

Its Features Past and Present 291

country, it is only natural that special interest should be taken in the regulations affecting trade there. The island is badly in need of revenue, for there is much that the authorities could effect in the way of improvements, many of which are absolutely necessary, were funds but available.

In 1899 a licence tax was imposed on commercial travellers in Jamaica of £12, 10s., and £22, 10s. on those who dealt in alcoholic liquors. But badly in want of funds as the authorities were, they had sense enough to repeal this impost in 1902, so that no licence is now required of commercial representatives in the island.

Saleable samples are valued and charged with a duty recoverable on reshipment.

At present the United Kingdom and the United States are having a desperately close competition as to amount of exports to Jamaica, but hitherto the former has kept ahead, though only by a neck so to speak, as the appended particulars, taken from the 1902 Jamaica Report to the Colonial Office, should serve to show.

The following table shows the respective proportions in which imports were obtained from various countries in the past five years :—

Survey of Imports.	1897-98.	1898-99.	1899-1900.	1900-01.	1901-02.
United Kingdom .	47.2	44.7	47.2	45.4	46.8
United States . .	43.0	45.1	43.0	43.0	43.3
Canada	7.1	7.1	7.1	8.4	7.0
Other countries .	2.7	3.1	2.7	3.2	2.9

It is, however, all the more credit to the United

292 Commercial Travelling :

Kingdom to be slightly ahead, because the United States imports much more from Jamaica; so if trade with that island were purely reciprocal, Great Britain would have to come in a very bad second—*vide* further statistics from the same source.

The exports of the last five years have been distributed as shown in the following table :—

Destination of Exports.	1897-98.	1898-99.	1899-1900.	1900-01.	1901-02.
United Kingdom .	22.0	20.6	19.2	18.8	21.1
United States . .	62.3	59.1	63.6	63.8	65.6
Canada	1.4	1.4	1.6	1.8	1.6
Other countries .	14.3	18.9	15.6	15.6	11.7

British Trade (with Jamaica).—A small increase in the percentage of both branches of trade with the United Kingdom is observable. This is attributable, no doubt, to the improved facilities afforded by the new Direct Line and to the purchases of fruit for conveyance by it. The increase in imports was entirely in manufactured goods, of which the United Kingdom supplied 68 per cent. (value £642,994). Of raw materials, 85.1 per cent. came from the United States, and only 13.1 per cent. from the United Kingdom, whereas in the two preceding years the proportions were as below :—

—	1899-1900.	1900-01.
United Kingdom	33.2	20.3
United States	63.8	75.8
Other countries	3.0	3.9

Its Features Past and Present 293

Coal Trade.—The supply of coal is passing to the United States owing to differences both in freight and cost. The superiority of English steam coal is not sufficiently pronounced to countervail this tendency. Welsh coal has been recently imported for the Government railway, but the results have been unsatisfactory, and the experiment has proved too costly to be repeated, so long as American coal remains at its normal price.

Viewing this close competition, the English commercial traveller must do his best against the American "drummer," and it is to be hoped that both English principals and their representatives will show something of adaptability—the lack of which Mr. Asquith has censured so plainly¹—and sell the Jamaicans what they want. When the mail communication was established between Bristol and Jamaica, through the medium of Elder, Dempster, & Co., a body of salesmen went out with samples of Bristol wares to see what they could do. One of them—so the newspapers reported—was indiscreet enough to imply that the islanders were not used to buying articles of good quality, expressing it that Jamaica was the "carrion-crow of the market." This was keenly resented, and no wonder; for the carrion-crow, or John-Crow, as it is termed in Jamaica, is held in detestation there as a bird of ill omen, given to haunting the abodes of dying men. A traveller who happens to get irritated, must not give vent to his feelings in this way, or his thoughtlessness will be calculated to injure his fellows. The result of this particular speech was that some of the Jamaica traders rushed into print, stating that they

¹ See press reports of Mr. Asquith's speech at the annual meeting of the City of London College, 15th December 1902.

294 Commercial Travelling :

could do better with the United States, and that lower prices, not inferior quality, was the attraction thither.

One hopeful sign, which induces one to trust that Jamaica may yet rise out of the slough by development of natural resources, is that there has within the last few years been an appreciable increase in her importations of chemical and natural manures, and also of agricultural machinery. A few years ago writers were portraying the financial state of Italy in a pessimistic strain. But, according to recent Foreign Office Reports, that country is now in a fair way to materially increased prosperity, and it is thought that this has been brought about in some measure owing to improvement in modes of cultivation of the soil and introduction of better machinery. So there seems reason to hope that Jamaica may recover likewise. Governor Sir A. W. L. Hemming's Report to Mr. Chamberlain in 1901, and Mr. Acting-Governor Olivier's more recent one of 1902, indicate that there is an uphill game to be played in the island, but that, nevertheless, active exertion is being made with a view to overcoming difficulties. The expressions of the Acting-Governor, Mr. Olivier, are decidedly sanguine touching Jamaica's future. He counts confidently on an increase in revenue for 1903, and makes special reference to the rapid strides of the fruit industry, and concludes his report by conveying a hope that it will be held to show that the prospects of the island are "sound enough."

Labuan.

Labuan Island receives commercial travellers without impost on them or their samples, but inasmuch as its

Its Features Past and Present 295

population, which is under seven thousand, consists largely of Malays and Chinese from Borneo, only a moderate amount of British trade can be anticipated there.

Lagos.

Lagos offers similar immunity.

Leeward Islands.

In the Leeward Islands, nothing as to travellers' licences is reported. There appear to be no special regulations with regard to samples, but these are usually admitted free of customs duty, unless of intrinsic value, in which case a money deposit, redeemable on their re-exportation, or some other form of security, is required.

Malta.

No licences are specified as being required of commercial travellers visiting Malta, but the following regulations exist touching their samples. Those of wine and spirit exceeding four ordinarily sized bottles and samples of grain manufacture (biscuits, etc.), exceeding seven pounds in weight are subject to duty under the customs tariff.

Mauritius.

From the Mauritius comes this intelligence. A licence costing 100 rupees, and valid for six months, is required by a "commission merchant—agent who buys or sells or orders from abroad goods on account of others—whether the goods are imported in his name or not." Commercial travellers, therefore, are subject to the above licence-duty, if they are paid by commission."

296 Commercial Travelling :

Natal.

In Natal, commercial representatives of any firms, established elsewhere, have to pay £10 for a licence expiring on 31st December of each year, unless taken out on or after 1st July, in which case its cost up to the end of the following December is £6.

Samples of no intrinsic value are free of import duty, and the deposit of a duty equivalent, redeemable on re-exportation, is customary when they are marketable.

Commercial travellers travelling first class on the railways are allowed 200 lbs. free luggage and 150 lbs. if second class.¹

Newfoundland.

Newfoundland admits commercial travellers without impost.

New South Wales.

In New South Wales, commercial travellers require no licences. Their samples are, in ordinary cases, exempt from duty, and the luggage concessions on railways are similar to those in Natal.

It may be as well to recapitulate certain particulars comprised in this Report of 1900, which were extracted for the purpose from the *Professional Handbook* issued by the Emigrants' Information Office.

"No licence is required in New South Wales by a person who sells or offers for sale, by sample or otherwise, goods of a firm whose place of business is not in the

¹ For particulars relative to commercial travelling regulations in the British Protectorate in South Africa, the Transvaal, and the Orange River Colony, see end of chapter.

Its Features Past and Present 297

colony; and all goods imported in excess of ordinary requirements for sample purposes, and having a saleable value, are treated as merchandise. Commercial travellers are allowed 2 cwts. of luggage free in the first class, and $1\frac{1}{2}$ cwt. in the second. Holders of yearly railway tickets pay £5 per cwt. per annum on excess luggage (by-law of 21st December 1899). The import tariff of New South Wales is based on free trade, and the duties are now confined to intoxicants, tobacco, cigars, opium, tea, sugar, molasses, treacle, biscuits, confectionery, dried fruit, jams and jellies, and preserves."

New Zealand.

From New Zealand no definite information appears in this collection of reports touching commercial travellers' licences. Ordinary samples of no commercial value are admitted duty free. The duty on samples of finished articles (clothing, boots, etc.) is collected at the port of arrival, and can be recovered at the port of departure on proof of exportation. The railways allow each commercial traveller 112 lbs. of luggage free; and for every 56 lbs. or part of 56 lbs. above this weight up to half a ton, the charge is 6d. for every 50 miles or part thereof.

In the *Professional Handbook* for 1903, it is stated that:—

"In New Zealand, commercial travellers of New Zealand firms are not subject to any restriction of any kind, nor is there any licence fee imposed on them; but a non-resident agent or trader must hold a warrant to be obtained free of charge from the commissioner or a collector of customs, and is liable for income tax

298 Commercial Travelling :

in respect of his transactions (Land and Income Assessment Act, 1900, Sec. 12)."

It is worthy of note that since 1895 the New Zealand imports have steadily increased, although there has been some retrogression in exports, as, for example, in 1901, when the value of these amounted to £12,881,424 only as against £13,246,161 in 1900, showing a deficit of £364,737.

Queensland.

In Queensland, commercial travellers require no licences. Duty is collected on dutiable goods alleged to be samples, and a drawback of this is allowed on intact re-exportation. The minimum amount of drawback that can be paid is £2, and it is clearly stated that if any portion of the goods has been sold in the colony, drawback is refused on the whole parcel. On certain goods it is not allowed at all, namely, ships' stores, grain, tobacco, spirits, wine, beer, and jewellery. Cut patterns of no commercial value are admitted free of duty.

On the Queensland railways, commercial travellers travelling first class are allowed 168 lbs. free luggage and 112 lbs. second class.

St. Helena.

In biographical records of Sir Hudson Lowe it has been specified that when he left St. Helena, after the death of Napoleon, he quitted the island as a comparatively poor man, because expenses of living there had precluded him from saving out of his salary. But, in the present day, the cost of purchase there is not

Its Features Past and Present 299

influenced by travellers' licences, as these are not required.

St. Lucia.

St. Lucia exempts commercial travellers from licence fees and special customs regulations touching samples.

St. Vincent.

In St. Vincent, likewise, no licences are required of them. Customs duties are charged on their samples of marketable value, and are refunded on such as are re-exported.

Seychelles Islands.

In the Seychelles Islands, a commercial traveller coming there must take out a licence, the cost of which varies, according to the nature of the goods offered by him. The average licence fee, however, is comparatively small, but each licence only holds good for six months. In certain special cases a licence can be issued for a shorter term.

Sierra Leone.

Sierra Leone has been dubbed "The White Man's Grave." But some able writers maintain that it has earned the sobriquet through the incautiousness of Europeans, who, on going thither, have not adapted themselves to the climate, and have neglected such precautions as restricting themselves to mild, cooling, and simple diet. At anyrate, if there be obstacles there, in the way of the preservation of health, there appear to be none in the form of special laws or regulations affecting commercial travellers, and any amount

300 Commercial Travelling :

paid for duty on their imported samples is refunded if these be re-exported intact.

South Australia.

In South Australia, no licence fees are payable by commercial travellers ; but, as in Queensland, their imported samples of marketable value are liable to tariff duty, drawback being allowed on re-exportation. Luggage up to 1½ cwt. free on first class railway tickets, up to 1 cwt. only on second class.

In the *Professional Handbook* for 1903, issued by the Emigrants' Information Office (31 Broadway, Westminster, S.W.), mention is made of the Commonwealth Customs Tariff, which came into force in South Australia in 1902. In connection with the Commonwealth Act it is stated that :—

"No general regulations affecting commercial travellers have been issued under the Act ; but by Sec. 162 of the Customs Act, 1901, and No. 95 of the Customs Regulations issued under it on the 10th October 1901, the duty paid on *bond fide* travellers' samples ' may be retained by the Customs on deposit for a period not exceeding six months, and the deposit may be returned to the owner if the goods are exported within the prescribed time.' "

Certain statistics afforded by the *Board of Trade Journal* (see No. 335, 30th April 1903) show that in 1902 the exports of the United Kingdom to South Australia were not far short of the imports thence received, being £1,902,000 against £1,911,000, and exceeding the total exports of foreign countries thither.

Its Features Past and Present 301

But, unfortunately, South Australia's trade for 1902 was less extensive than in the previous year.

South Australia.

Total imports	.	1901	.	.	£7,372,000
do.	.	1902	.	.	6,074,000
Deficit					1,298,000
Total exports	.	1901	.	.	8,016,000
do.	.	1902	.	.	7,698,000
Deficit					318,000

Straits Settlements.

In the Straits Settlements, there appear to be no regulations in force affecting British commercial travellers, or the introduction of their samples.

Tasmania.

In Tasmania, they require no licences, unless wholesale vendors of wines and spirits (in which case the licence fee is £25). Samples are subjected to the ordinary tariff, unless of no market value.

Trinidad.

From Trinidad nothing is reported touching travellers' licences. Dutiable goods brought as samples can be cleared by a deposit if the duty do not exceed £5. In that case, special authority has to be obtained from the Collector of Customs. The deposit can be recovered on production of a proper certificate of re-exportation.

302 Commercial Travelling :

Victoria.

Throughout the colony of Victoria, commercial travellers (those selling wines and spirits included) require no licences, and their samples of marketable value are admitted on a deposit refundable on re-exportation. Cut patterns and commercially valueless samples are passed without charge. Touching railway transit, the following particulars appear in the 1903 *Professional Handbook* :—

“ Commercial travellers holding first class ordinary or periodical railway tickets are allowed to carry $1\frac{1}{2}$ cwt. of samples free, and those holding second class periodical tickets are allowed 1 cwt. free. The cost of a first class all-lines yearly ticket is £80, and second class, £54. Excess weight of samples can be carried on periodical tickets on payment of £5 per annum for each cwt. up to five, and of £4 for each cwt. in excess of five, or at half ordinary parcels rates, at the traveller's option. The journey may be broken as required, and, if necessary, the samples may precede or follow the traveller by any train.”

Australia certainly seems to exercise consideration towards commercial representatives.

The *Professional Handbook* for 1903 also affords some South African information, which does not appear in the 1900 *Bluebook of Colonial Reports*, and is therefore worth recapitulating, namely :—

“ *British Protectorate in South Africa.*—In the parts bounded by Cape Colony, the German Protectorate, the rivers Chobe and Zambesi, the Portuguese Posses-

Its Features Past and Present 303

sions, and the Transvaal, no one may trade without a licence from the resident or assistant commissioner or magistrate. The licence costs £10 for a year (*Brit. Bech. Gov. Gazette*, 30th October 1891).

"*Transvaal*.—Commercial travellers, when entering the Transvaal, are called upon to deposit a sum of money sufficient to cover the duty on their samples. When they produce proof that the samples have been exported intact, the deposit is then refunded. There is no licence on commercial travellers (Ordinance No. 50 of 1902).

"*Orange River Colony*.—The cost of a commercial traveller's licence in the Orange River Colony for six months is £10."

Prior to the ordinance referred to in the Transvaal regulations, commercial travellers had to pay for a licence on entrance thither, and the reflection that this impost has been repealed is doubly pleasant when one reads of the prosperous condition of that and other South African districts, which is significant of a rapidly increasing volume of trade, necessitating the advent of a larger number of British commercial representatives. Mr. Chamberlain's enthusiastic speech in the House of Commons, 6th May 1903, on the future of South Africa, should weigh with the most pessimistic. For he has told us—as is set forth in the summary of his words by the *Daily Telegraph*, a portion of which the writer is, by kind permission, enabled to recapitulate (see *Daily Telegraph*, 7th May 1903)—that:—

"Within twelve months of the close of a prolonged and devastating war, the country, left a wilderness, is already blossoming like a rose. The revenues,

304 Commercial Travelling :

more especially the earnings of the railways, are advancing by leaps and bounds. Rates and taxes are reduced ; trade is expanding, and peace everywhere prevails. The net revenues of the railways, lately estimated at two millions a year, may, according to a telegram just received from Lord Milner, be safely estimated to yield two millions and a half in the coming year, and this after taking into account reduction of charges amounting to £700,000. Three years hence, when the Transvaal will have made and met full provision for her share of the cost of the war, she will have a surplus of £300,000."

The Board of Trade (as notified in the *Board of Trade Journal*, 5th March 1903) received notice from Lord Milner's Secretary, Mr. John Buchan, that commercial travellers on entrance to the Transvaal would have to deposit a money equivalent to the duty on their samples which would be recoverable on proof of re-exportation of the same.

The Transvaal imports for 1902 amounted in value to £13,067,671. In 1901 their value was only £3,664,149, being considerably less than one-third of that of the following year. It is to be hoped that the Orange River Colony will follow the example set in the Transvaal of remitting the licence charge exacted of commercial travellers ; but, although this colony has in some respects fallen in with Transvaal arrangements (there has been some unison in railway interests), the administrations differ in various other matters. Lord Milner, reporting to Mr. Chamberlain in March 1903 on the progress of administration in the Transvaal and Orange River Colony, stated, with reference to replenishment of stock,

Its Features Past and Present 305

"On the whole, the Orange River Colony has done much better than the Transvaal," and added, with respect to settlers and immigration, "The conditions in the two colonies present considerable dissimilarity. In the Orange River Colony the country is more settled and its value and capacity are better known."

In the *Board of Trade Journal*, 10th May 1900, attention was drawn to a valuable publication received through the Foreign Office, namely, *Süd Afrika und der Handel Deutschlands*, and this translated extract was afforded—

"The usual tour of commercial travellers in South Africa is as follows:—

"Cape Town, Port Elizabeth, Graff Reinet, Middleburg (Cape Colony), Grahamstown, East London, King William's Town, Queenstown, Durban, Pietermaritzburg, Johannesburg, Pretoria, Potoschefstrom, Kimberley, Bloemfontein, Beaufort West, Cape Town, or in the inverse direction direct from Cape Town to the north, and back by the east route. Many commercial travellers start from Delagoa Bay and visit the Transvaal before going south. Expenses amount to from £2 to £3 per day along the lines of railway, and correspondingly more on other routes. . . . Price lists, catalogues, etc., of whatever kinds, should be drawn up in English and German. If they are intended to reach the Boer population, the 'Taal' (Dutch African dialect) should be used."

An American humorist, writing on the slave emancipation, emphasized that a negro should have the full privilege of being sued by a white man. Not everyone, however, is likely to know that, as has been notified in the *Government Gazette of Southern Nigeria*,

306 Commercial Travelling :

31st October 1901, "no Court of Law in the territories of Southern Africa shall enforce against a native any obligation incurred by him towards any person not being a native of Southern Africa in respect of a commercial transaction so far as it may be based on credit."

This, abbreviated, means, no "tick" to a native except at giver's risk.

Those who contemplate commercial travelling in undeveloped countries, are recommended to read Mr. Hugh Robert Mill's instructive work, *New Lands* (published by Charles Griffin & Co. Ltd., Exeter Street, Strand), and to take particular note of the following words, which are to be found in the introductory chapter, and embody truths applicable to pioneers of commerce as well as to ordinary settlers :—

"No dweller in an old country can expect to carry with him to a new land the habits of his early life. These habits are the growth of that environment from which he desires to disentangle himself, in order to find fuller scope for his energies, and more result for his efforts. Luxuries, and even common comforts, must often be laid aside, and the less dependent a man is upon his ordinary surroundings the sooner will he be able to achieve the most effective results under new conditions. Hence the enormous advantage which the total abstainer and non-smoker has, at the outset, as a pioneer. On the other hand, the determination to obtain certain cherished luxuries may be powerful in overcoming difficulties with regard to communications, or in supplying incentives to work. Natural aptitudes and likings should not be neglected without real cause. Some men are better adapted

Its Features Past and Present 307

by nature for a hot, others for a cold, climate ; some suffer abnormally from the attacks of mosquitoes and other insects, just as some suffer abnormally from sea-sickness. To some the deprivation of society is torture, whilst others are at their best in solitude. One finds the acquisition of a new language the worst of toils, another views it as a pleasant recreation. It is really of importance to recognise and distinguish between these individual constitutional peculiarities and the temporary feelings of discomfort induced by a change in one's habits and surroundings. Before a determined will the greatest natural difficulties may be forced to give way ; but, in most cases, the necessity of fighting against a constitutional antipathy or predilection means a great increase in the chances of failure."

It is to be hoped that any commercial traveller who has his mind fully concentrated on his work, will not be likely to be troubled unduly by the absence of creature comforts, provided that he can eat, drink, and sleep enough to fortify him for what he has in hand. Still, Mr. Mill's words about natural aptitudes and capacity for working in hot or cold climates are thoroughly to the point, and so are his remarks relative to the learning of a new language.

CHAPTER XXI

SOME COMMERCIAL TRAVELLERS' INSTITUTIONS

SOME twenty years ago, there came into existence the United Kingdom Commercial Travellers' Association, founded, as is stated in a booklet issued by its Central Board in 1900, "for the purpose of securing reforms in the conditions under which commercial men carried on their work ; to secure concessions from the railway companies ; to advance the interests and well-being of the Commercial Travellers' Schools and Benevolent Institutions ; and to establish in all commercial centres an association which would enable commercial travellers to fraternise with each other, for the mutual benefit of all members of the craft."

The proceedings of the various branches of the United Kingdom Commercial Travellers' Association are given publicity in its official organ, *On the Road*, which appears monthly, price 2d. The subscription for membership is never high. On the authority of the Secretary of the United Kingdom Commercial Travellers' Printing and Publishing Company Limited, it varies from 3s. at Glasgow to 21s. at Darlington.

Among the practical results of the working of this community are (as indicated in the Central Board's booklet already referred to)—

Features Past and Present 309

Railway Reforms secured by the Association.

Reduction of the cloak-room fee from twopence to one penny on commercial luggage.

The establishment of week-end tickets for commercial travellers.

[These two concessions are given by all lines in the country, and are the sole work of the United Kingdom Commercial Travellers' Association.]

In local railways the Association has had innumerable improvements placed on the time-tables—new trains, new connections, stops made for the greater convenience of passengers, and many other seemingly small matters, but which are found very valuable to travellers generally.

The members of the Association hope to effect more in the future, and the following are the

Railway Reforms now being sought.

The issue of 1000 miles coupon tickets available on all lines and for first, second, and third class.

Circular contract tickets at the rate of £10 per 100 miles per annum, without restriction as to amount of traffic sent over the line.

The extension of the week-end concession to each day in the week, so that the traveller can return home for a single fare when within reasonable distance of home.

The issue of fare-and-a-quarter return tickets from point to point, with right to break journey either going or returning.

The increase of the amount of excess luggage allowed to commercial travellers.

310 Commercial Travelling :

The issue of a weekly excess ticket to avoid the need for repeated weighing up, and many other items, all of which are fair and reasonable, and of service to every commercial man.

This Association offers special advantages to members insuring against accident, through the medium of the Palatine Insurance Co. of London and Manchester, and is organising a Provident Benefit Society, and life insurance arrangements. A further inducement to membership is indicated in the form of

Legal Assistance.

This is given in all cases where the point at issue is one which is of general interest to commercial men, and the Association has done some excellent work in this direction. Free advice as to agreements and similar matters is given to members of the Association.

At the eighth annual dinner of the London Branch of the United Kingdom Commercial Travellers' Association, the honorary treasurer commented on the fact that the Association was at the present moment supporting 413 pensioners at an annual cost of £12,000.

There is not a shadow of a doubt but that such an association was needed, and had it been organised at an earlier date, there is reason to believe that it might have risen by this time to something of that dignified eminence to which Chambers of Commerce have attained. Government readily lends an ear to representations formally made by these institutions ; and, if the Commercial Travellers' Association will sink internal dissensions, and show itself clearly in the

Its Features Past and Present 311

light of a united body, a far higher status may be anticipated for it in the future.

In France there has existed, since 1885, an association called the *Syndicat de la Fédération Française des Voyageurs de Commerce*, which is organised for somewhat similar purposes to those of the United Kingdom Travellers' Association. A French traveller of the old school, if asked if he were a *commis-voyageur*, would say, "Non, monsieur, je suis voyageur de commerce," the fact being that the signification *commis-voyageur* originally implied limited authority, and was applicable to a petty salesman who was sent about merely to deliver the words of his principals, without any powers to exercise his discretion in deviating from minute instructions. However, as a Frenchman well acquainted with the original distinction remarked to the writer, the term *commis-voyageur* is used much more universally nowadays; and presumably from this it may be deduced that in France, just as is the case in England, a commercial representative was thought more of in the past than in the present, when there are so many more of them. The annual subscription, inclusive of a *carnet* of membership, is 14½ francs. It is 12 francs 50 centimes without the *carnet syndical*, but the latter is practically necessary for members employed actively in business, as is apparent from the following letter of the Minister of Finance:—

"Paris, le 30 Mai 1888.

"*Monsieur le Président du Syndicat de la Fédération
des Voyageurs de Commerce, Paris.*

"Vous avez demandé que la carte de membre du Syndicat de la Fédération française des Voyageurs

312 Commercial Travelling :

de Commerce soit admise comme une pièce d'identité suffisante pour obtenir la livraison des objets de toute nature, ordinaires ou chargés, adressés poste restante.

" J'ai l'honneur de vous informer qu'un arrêté ministériel vient de décider que la remise des objets de cette espèce pourra désormais avoir lieu sur la seule production, par le destinataire, d'une carte de membre d'un Syndicat professionnel régulièrement constitué, *à la condition qu'elle porte la signature du bénéficiaire et le cachet officiel du Syndicat qui l'aura délivrée.*

" Des instructions seront adressées à tous les bureaux de poste de France dans le prochain mois.

" Agréer, etc.

" LE MINISTRE DES FINANCES,
" PEYTRAL."

Commercial travellers have good reason to be proud of the Commercial Travellers' Benevolent Institution, which has done good work for more than half a century, having been founded in 1849. Many a hard-working subscriber to its funds has had occasion to be thankful for timely help from it. It steps in to the aid of the traveller who is overcome by adverse circumstances, and affords provision to the necessitous widows of its members in a way which recalls vividly the words of the Psalmist: "I have been young and now am old: yet have I not seen the righteous forsaken, nor his seed begging bread."

By the courtesy of the secretary, Mr. Leonard Courtney, the writer is enabled to reproduce the following particulars, which form part of a leaflet issued on behalf of the undertaking:—

Its Features Past and Present 313

The Object of the Institution.

The establishment of a fund to grant annuities to commercial travellers, being members, who are necessitous and incapacitated from earning a subsistence, and to the widows of members, who are eligible, if necessitous, for relief.

What Constitutes Membership.

1. An annual subscription of one guinea, which entitles the subscriber to two votes at each election; or—

2. A donation of ten guineas; with equal voting power.

3. Any life subscriber shall, on paying a second donation of five guineas, become a life governor, and be entitled to all the privileges of one.

Persons Eligible, if Necessitous, for Relief.

1. Members who have been employed as commercial travellers, and have travelled in the country for at least six months in each year, and have subscribed for at least five years consecutively, or have become life governors.

2. The widows of such members.

3. The Board of Management have the power to appoint as an annuitant, without election, any candidate for an annuity who shall have paid thirty consecutive annual subscriptions of not less than one guinea each, such candidate being in necessitous circumstances.

Many of the needily circumstanced have, while seeking permanent benefit from the Commercial Travellers' Benevolent Institution, had reason to be deeply thank-

314 Commercial Travelling :

ful for temporary relief, which has been accorded to them from a source referred to as follows in the leaflet :

The " Binsted " Memorial Special Relief Fund.

A Special Relief Fund has been established for the *temporary* relief of the more necessitous candidates waiting to be elected, for which subscriptions and donations (however small) are earnestly solicited.

The members of the Board of Management and the Secretary will be glad to receive donations in aid of this Fund.

The sum of over £2000 has been disbursed in this way.

One-tenth of all the benevolent day collections, and of all hotel collections, whether dinner-table collections or by means of books or boxes, is given to this Fund. Gentlemen will kindly remember this when the appeal is made.

The London Commercial Travellers' Benevolent Society is too important an institution to omit notice of. It was founded in 1887, and the why and the wherefore is set forth in printed matter, kindly afforded by the Secretary, in the following terms :—

The London Commercial Travellers' Benevolent Society (Offices: 58 Finsbury Pavement, E.C.).

Object.—The object of the Society is the establishment and administration of a fund for the relief of really necessitous London commercial travellers, being members who are aged or incapacitated from earning a subsistence, and for their widows, and for no other purposes.

Its Features Past and Present 315

Definition of the Word "Member."

The word "member" is deemed to mean an annual subscriber of one guinea and upwards, and any commercial traveller having paid ten annual subscriptions of one guinea or upwards shall be deemed a member for the remainder of his life, as regards becoming a candidate for an annuity—subject to the provisos in bye-law 35.

The gist of these provisos referred to is that a commercial traveller's disability must not have occurred prior to membership, that extra payments are required if he become a member after he is fifty years of age, and that no commercial traveller who is sixty before joining the Society shall be eligible for its benefits.

In the year 1886 it was discovered that London commercial travellers were not eligible for the benefits of the existing institution for country travellers. Hence the establishment of this Society in 1887. The great success which has attended the efforts of the promoters, proves beyond doubt that it was much needed. Twenty-six pensioners¹ are being supported from the funds, and temporary relief has been granted to a large number of members and widows of members. It is most desirable that there shall be a constant influx of new members. Commercial travellers are asked to join the Society themselves, and to use their influence in inducing their friends to become members.

Like the other commercial travelling institutions, the Society is not wholly supported by commercial travellers, but receives considerable pecuniary assistance from the mercantile world. Some of its patrons are business men of the highest commercial standing, employers

¹ These particulars are taken from statistics afforded in 1903.

316 Commercial Travelling :

of hundreds of workpeople, and known all over the kingdom. However, subscriptions and contributions from commercial representatives help towards its maintenance. There are "pence boxes" which are placed on the dinner-tables in over fifty hotels in London and its suburbs. The Board of Management, however, consider that, as it is estimated that there are at least ten thousand commercial travellers pursuing their calling in the metropolis, more support might reasonably be expected from these, as at present only about a tenth of the number can be reckoned upon for annual subscriptions. In fact, with commercial philanthropic institutions the case is the same as with hospitals. If it were not for the support of the merchant class, the majority of them would be extinguished like the snuff of a candle. The pecuniary assistance of persons who, in case of need, can apply to these organisations for aid, is by itself totally inadequate. It would be well if more of those who sneer at the city man as a money-grubber (deducing their opinions, perhaps, from reading of golden back-staircases in the houses of American millionaires), and recognise neither his responsibilities nor the calls upon his purse, could be made to take this thoroughly to heart.

Although commercial classes, with various ends in view, are now comparatively numerous, no educational institution has as yet been able to provide an adequate school for commercial travellers. But ever since 1845 (some four years prior to the founding of the Benevolent Institution) commercial travellers' schools for orphan and necessitous children, i.e. children of deceased or incapacitated commercial travellers, have been in existence, and at the present

Its Features Past and Present 317

time, between three and four hundred boys and girls are being comfortably clothed and fed, and well educated at these schools, which are now located at Pinner. The cost per head of maintenance and education is about £32 per annum, to meet which some £9000 is required annually from voluntary contributions. Some of the "old boys" have helped to swell the finances of the schools. Mr. Henry A. Evans, the secretary, when affording the writer some particulars, specially mentioned that in 1901 the chair (at the annual gathering) was taken by Mr. B. G. Elliott, an old scholar, and on that occasion the sum of £13,500 was raised. The schools have always received substantial support from the mercantile world, and some of the leading and best-known commercial men are to be found allying themselves closely with the administration. The president, Mr. Thomas F. Blackwell, is a gentleman whose ability and experience render him exceptionally suitable for the position.

As will be seen by the appended extract from the school's prospectus, candidates are not confined to one part of England.

"Children of deceased or incapacitated commercial travellers, both town and country, are eligible for admission, and are received from all parts of the United Kingdom, provided the father has travelled for two or more years for a wholesale house of business, in the country an average of three months in each year, and in town an average of six months in each year.

"Children are not eligible after twelve years of age. All children remain till fifteen years of age."

Neither is there any taint of pauperism in connection

318 Commercial Travelling :

with their maintenance and instruction. *Vide* further extracts.

Education.

The children receive a sound religious and commercial education, it being the aim of the Board of Management to keep pace with the requirements of the times, in order that the boys and girls leaving the Institution may be qualified to fill honourable and useful positions in life.

A strict attention is also paid to the health and physical training. The children have an excellent swimming bath and gymnasium.

Clothing, Diet, etc.

The children are clothed in a superior and comfortable manner, uniformity being observed without any appearance of livery or charity. Every article of food supplied for use is of the very best quality.

A medical officer is in daily attendance at the Institution, and each child is provided with a separate bed.

The penny collection on behalf of the Commercial Travellers' Benevolent Institution and the Commercial Travellers' Commercial Schools is a regular institution at the mid-day commercial room dinner. The president (he is often termed the chairman nowadays) usually arranges for it when the cheese is served, by directing the attendant to pass round a plate or wineglass to each diner for his contribution. Then the amount thus collected is generally divided and entered in two books on behalf of the institutions referred to, the president affixing his initials or signature to the entries, after

Its Features Past and Present 319

which he says, "Thank you, gentlemen!" whereat the diners commonly respond, "Much obliged to you, sir!"

The hotel proprietor takes charge of the contributions until a given day in each year, when there is a special collection on behalf of the institutions, and then the total amount received on their behalf is despatched to headquarters. In proportion to the value of his collection on this occasion, the chairman of the day receives a certain number of votes, which he can utilise on behalf of candidates for the privileges of the institutions at the next election. The hotel proprietor likewise gets a votes allotment, proportionate to the amount of collections which have been in his keeping.

A further institution which holds out a helping hand to necessitous commercial travellers and their families is that of the Commercial Travellers' Christian Association, founded rather more than thirty years ago (the thirtieth annual dinner was held 25th April 1903). This has a Beneficent Fund, of which the following particulars are afforded, thanks to the courtesy of its secretary, Mr. A. R. Baldock.

The objects of this Association are stated to be—

1. The promotion of intercourse among Christian commercial men.

2. The advancement by all suitable means of the moral and spiritual character of the entire body.

Rules for the Administration of the Beneficent Fund in connection with the Commercial Travellers' Christian Association.

1. That this fund, being strictly a beneficent one, be raised by donations and portions of simultaneous

320 Commercial Travelling :

collections given for that purpose, and that there shall be no periodical subscriptions connected therewith.

2. That it shall be invested with the treasurer of the Commercial Travellers' Christian Association (for the time being), but be kept as a separate account, bearing its own expenses.

3. That it shall be for cases of distress amongst commercial travellers and their families, whether members of the Commercial Travellers' Christian Association or not.

4. That the distribution of the funds *shall be absolutely* under the control of the Committee of Management of the Commercial Travellers' Christian Association for the time being, and shall be distributed by them in each case, at their discretion, and in such amounts as they may deem desirable.

5. That each application for aid must be addressed to the treasurer or secretary ; must be introduced by a commercial traveller subscribing to the Commercial Travellers' Christian Association, or the Commercial Travellers' Schools, or the Commercial Travellers' Benevolent Institution, who shall be able to give necessary information as to the case ; and shall be made before the 20th of each month for consideration at that month's meeting of the committee.

6. That in cases of great urgency the treasurer may afford temporary aid to the extent of not more than 10s. per week, in one sum or otherwise, up to the time of the next meeting of the committee.

7. That the accounts of this fund shall be presented at the annual meeting, but that the names of the recipients be represented by a number.

8. That these rules are merely for the guidance

Its Features Past and Present 321

of the committee administering this fund, and may be altered subject to three months' notice.

Up to 25th April 1903, 490 grants have been made from this fund, making a total since the fund was started of £3183, 19s. 10d., which has been given away in donations and weekly sums ranging from 2s. 6d. to £10.

As those connected with the Commercial Travellers' Christian Association are naturally desirous that it should be understood that it is conducted on undenominational lines, the following extract from the Chairman of Management's speech at the evening gathering in connection with the thirtieth annual meeting should serve to confirm this:—

"We rejoice, Mr. Chairman, in our Association, because it is so thoroughly unsectarian. We have found this a great blessing. And in going up and down the country visiting our branches I have found it very helpful, the making of acquaintance with a number of friends who belong to various churches; and as I am very fortunate in getting invitations to friends' houses, I make it a point of attending the place of worship they are in the habit of attending, and in that way I have been greatly strengthened and greatly helped, and my views have, perhaps, been very much broadened in consequence. I had never been to a meeting of the Friends until taken in that way; and then, to the other extreme, I have been to a Ritualistic service, and I must say that I enjoyed part of that very much. I think it is a good thing to mix more one with the other, and the more we become acquainted with our fellow-Christians, no matter what church

322 Commercial Travelling

they belong to, the better for us, and the better work we shall be able to do."

The Commercial Travellers' Christian Association has for years anticipated the efforts of Mr. Andrew Carnegie as regards promoting the circulation of wholesome literature, for it has placed over two hundred libraries (each containing some eighty volumes) in commercial rooms. It almost goes without saying that it is as hard to suit the literary tastes of all commercial travellers, as it was for the old man in the fable of *Æsop* to so deal with his donkey as to gain general public approval. But there is a selection committee, and suggestions of suitable books are invited thereby.

The organ of the Association is *Good Lines*. This costs a penny, and is a useful monthly publication, as it includes a list of market and early closing days, hotels, post times, and other information calculated to be serviceable to commercial travellers. *Good Lines* commands a profitable sale, and £100 from its past years' receipts was, according to the secretarial report for 1903, contributed to the Beneficent Fund. It is published at 185½ Aldersgate Street, E.C.

CHAPTER XXII

PROLOGUE TO, AND SUPPLEMENTARY SKETCH OF, "AN EVENING IN THE COMMERCIAL ROOM"

MR. ALBERT SMITH, the once popular author of works which may now perhaps be reckoned among the "half-forgotten books," has, in the *Adventures of Christopher Tadpole*, depicted a literary gentleman who gained some amount of success when speaking at a meeting, because, although the greater part of his speech did not take with his audience, he ended happily, and, in the words of the author, "like a damp squib with a good bang." The writer, who has had to furnish a good many statistics towards the close of this book, has therefore deemed it not inexpedient to terminate in lighter vein, by affording a sketch largely founded on fact, intituled "An Evening in the Commercial Room."

"An Evening in the Commercial Room."

"Gentlemen all, your good health!"

"Good health, gentlemen all!"

A traveller had lured a customer into the commercial room, and was mellowing his heart with ale, so that the latter, in benevolent mood, had drunk to the company, and the commercial, following suit, re-echoed his sentiments. It was half-past eight in the evening, and although some men were still engaged with

324 Commercial Travelling:

correspondence, there was a general sign of slacking off. Thanks to the introduction of manifold order-books, the traveller can despatch his work more quickly than in former days, when he was necessitated to write his orders afresh. Now, by the method employed, the process of taking down an order affords him a duplicate in each case, which he can post off after assuring himself as to its legibility.

Most of the men wore a satisfied look, as if the day's work had not been bad. Probably the exceptionally fine weather accounted for this to some extent. An outsider might perhaps think that a commercial traveller should hail the advent of a wet day with some amount of satisfaction, as being calculated to afford him uninterrupted interviews with his customers. But in reality, the case is almost invariably the reverse. A trader is wont to like to see money coming in at the same time that he is paying it out, or pledging himself to payments at a future date; and bad weather—and absence of purchasers sometimes lead him to return the civil greeting of the commercial representative with ungracious speech, such as, "It seems to be nothing but rain and commercial travellers! Here you are coming in, one after another." Or, in reply to a polite inquiry as to whether wanting certain things, "The only thing I am looking for, sir, is business."

In a few minutes, the commercial, who had been standing treat, rose and said to his customer, "Well, Mr. —, if you'll excuse me two minutes, I'll send off that little addition to your order, and I'll tell my people to execute the lot promptly. And, look here! I'm just going to write a private line to the manager of the hard goods department and tell him to see to it

Its Features Past and Present 325

specially. It's necessary, because we are very much pressed at present, our people tell me. We've been obliged to keep a lot of our hands working overtime for the past three weeks."

Hereupon a fellow-traveller, who was passing behind his chair, clapped him on the shoulder and said in a loud whisper, "Old fellow! just remember the fate of Ananias." Whereupon the other lunged out at him in mock wrath.

The sally evoked a general chuckling. The youngest commercial in the room seemed specially to appreciate it, the more so perhaps because he had not been long enough on the road to have heard the like before. [*N.B.*—The commercial room is a dreadful place for remarks of the chestnut order.]

He had quite a youthful appearance, and was in fact barely twenty, having only been sent out to travel some three months previously, when his employers were suddenly called upon to supply a gap, owing to an accident sustained by one of their representatives. But, fortunately for him and for them, he had been already tried at town travelling, so that he was not entirely raw, and he had, moreover, before starting on this journey, received some valuable preliminary coaching; for his predecessor on the route was not one of those who say to their successors, "You must find out for yourself. I had to find out for myself; no one helped me." As a matter of fact, no one had helped this senior when a junior and a novice, and he had suffered in consequence, and years rolling by had not hardened him into callousness as to the suffering of others who followed his calling. Consequently, he had spared no pains in helping the youth to steer clear of commercial rocks and breakers. He had bade him be mindful

326 Commercial Travelling:

that an appearance of a large stock behind a plate-glass window is not incompatible with the fact that its owner may be thoroughly untrustworthy. He had recounted to him how, at the beginning of his own career, the result of the hard work on a journey had been marred by a big bad debt, owing to his having taken an order from a shifty trader, who, noting his youth, had more than met him halfway, and enticed him into booking it without proper inquiry into the giver's commercial status; the result being that the latter collapsed financially not two months after, to the tune of a shilling in the pound.

His employers, too, had given him some sound and useful advice. One of them, who had himself had some experience of commercial travelling, had urged upon him the necessity of endeavouring to suit customers' convenience as to time of calling. "A tradesman," said he, "looks upon the traveller as one who solicits a favour from him. I know that there are some who say it's no favour to pay an account when it is properly due. Nor is it. But it is a favour for a customer to sacrifice more time than he can conveniently spare, to listen to a traveller who desires to convince him that it is to his interest to purchase from him. It is perfectly true that he may be, and very often is, the better off for having listened to him; but it must be remembered that the traveller has to request the favour of an audience. It is open to the trader not to grant it, and therefore if he does give it, he to that extent obliges the traveller, who in return should prove himself grateful by being as concise as possible, thereby showing no disposition to presume on the courtesy accorded to him."

The young fellow had brains enough to profit by

Its Features Past and Present 327

the advice tendered to him, and consequently did not approach buyers in that lamentable state of verdancy and ignorance which is too common amongst young representatives, sometimes owing to the carelessness of their employers in neglecting to put them in the way of proper information about their work, but very often, too, owing in a large measure to their own conceit, which makes them slow to profit by the experience of others, and induces them to pass themselves off as being far better qualified for travelling than they are in reality.

Self-opinionated youngsters of this class are a terrible drag on the wheels of commerce. They commit all sorts of indiscretions, such as telegraphing home the order of a shaky customer for immediate despatch. "Diddleums paid account, wants such and such goods urgently," they wire. On the strength of this, the order is executed, only for the disgusted firm to learn too late that the so-called payment consists of a one-month's bill accepted by Diddleums, made payable by him at his own premises, and not worth the paper it is drawn upon.

Two young commercials sat talking in a corner. Although assuming an air of privacy, they relieved themselves occasionally with remarks which were audible to the whole roomful. "I tell you what it is," said one, "it's all jealousy. Our house has been doing more and more every year, and they know it, and don't like it." Then further whispering ensued, both wearing a look as if discussing matters of the gravest importance, and indicative of immense responsibilities.

A consequential young fellow, who wore that un-

328 Commercial Travelling :

mistakable "still-got-to-be-chaffed-down" look on his face, rang the bell loudly.

"Boots ! bring me a pair of slippers."

The Boots, who had answered the peal with promptitude, withdrew with equal celerity, and reappeared with the desired articles. The knight of the road did not descend to the weakness of expressing thanks for the service, but recalled him as he was leaving the room with—

"Boots, what is the name of the street where the shops are ?"

Hereupon, the expression on the face of nearly every commercial in the room evinced clearly the mental reflection of "What an ass the man must be !"

"I suppose you mean the High Street, sir."

"Yes, of course I mean where the principal shops are."

"Well, old man," said a fellow-traveller, "you've got to know this place a bit better than you do now, if you think the High Street is the only one to do good 'biz' in."

"Oh, I shall get to know it soon. Me and my cousin are going to take this journey betwixt us."

"Indeed ! Well, I hope you will get as many lines as you deserve" (lines signify orders, in commercial phraseology), said the other ironically.

"I got one good line out of D—— H——. You know whom I mean ; you do with him. But you remember when you met me coming in this evening at six, wasn't I black in the face ?"

"Well, you didn't look particularly joyful."

"No, I was like a devil. I'd called upon a man, and got him to promise to come to the hotel and see all

Its Features Past and Present 329

my samples laid out in the small room behind this. Well, he came, and I stood drinks—cost me two shillings, it did—and after talking for more than an hour, he said no! he wouldn't order just now. I was in a rage, I tell you, a regular fume; and, when he had gone, I just lit my pipe and marched out for a walk along the road to try and get over it."

"So you couldn't get him to nibble, eh? You didn't play him long enough, that's about it. People in this place are not too keen about giving orders off-hand, especially when it's a new man that calls. Let's get up a rubber. Will you play, sir?" he added, turning to the youthful traveller already alluded to.

"Thank you. A customer of mine is going to call for me in a few minutes to take me to his club."

"Oh, the tradesmen's club off the High Street! Ever been there before?"

"No, but I have heard that the members there are all very good to visitors."

"Yes, they're not a bad sort."

While he was speaking, another traveller bustled into the room rather boisterously, and addressed a friend who was still writing: "Hullo! not done yet? I say, old man, I am going to have a day off for a spree in the country to-morrow. Will you come too? It will be just your sort."

"No, I can't. You see my people expect me to work on the Saturday while I'm here, and allow me the day's expenses just like any other day."

"So do mine; but" (sinking his voice rather lower and putting on a look of mighty cunning) "you know how to work the trick, don't you? Look here! By the look of those order-sheets, you have done a good

330 Commercial Travelling :

lot to-day. Well, do as I am going to do—keep some of them back, date them for to-morrow, and get the Boots to post them for you.”

“Don’t you think that is a bit rough on your house?”

“Oh, they’re rich enough to stand it, and I’ll make it up to them later on. It’s half the fun of a trip to feel you’re getting your ‘exes’ paid.”

And the holiday-maker did work the trick—with the result that the delay, caused through his holding back one of the orders, lost a good customer to the firm. Tradesmen nowadays, when they give orders, want the goods quickly more often than not, and some of them consider that they are unfairly treated if their orders be not despatched on the day on which they are received.

It was now past 9 p.m., which in the commercial room is the orthodox time for lighting up, and pipes and cigars, with accompaniments of whisky and soda, were going freely, while there was a general buzz of conversation. Two travellers, who had not met before for some time, were comparing notes about mutual friends and acquaintances. “I was told,” said the younger of the two, “that you told someone that you had been working this ground for over forty years, and were thinking of knocking off altogether.”

“That’s quite true,” rejoined the senior. “I came here on my first journey when I was nineteen, and I shall be sixty-two next month, and if all’s well I shall be giving up for good at the end of the year. I’ve got some house property, which will give me just enough to do, and I think I’ve stuck to work close enough all these years to have earned a bit of leisure.”

“By Jove! what a lot of changes you must have

Its Features Past and Present 331

seen in your time!" said the other, and then added in a regretful tone, "Well, I wish I were you, that's all. There are too many of us out nowadays. And things get so cut, because a lot of these new firms haven't got much capital, and they must turn it over quickly, or they can't go on, so they offer at ridiculous figures, and spoil the trade. My people are continually getting worried, and so am I, because men that have done with us for years are always saying that they are quoted lower figures, and asking for reductions. You see, they get these other houses' prices. They don't trust them, but they do us; so they want to drive us to take the same prices for our articles that the others quote, because they know our goods will be all right. And what's more, a lot of them want three months' credit from us at the same figures that these men quote for prompt cash payment. It's just sickening! Well, it's no use grumbling, I suppose; only it's very discouraging to do a bigger turnover, and have so little to show for it in the way of profits. And what I maintain is, that if there is much more business to be done than there was forty or fifty years ago, the increase is not proportionate to the numbers that are trying to get slices of it."

"Yes, that's true," said the other, "though it is rather hard to get men who have left off travelling themselves to realise it. When I began, I had to cover a lot of my ground with a horse and trap, and was allowed thirty shillings a day for expenses, Sundays and all, as I was often out a month straight on end. But though I back you about the increased competition, I cannot conscientiously say that nearly everything was more comfortable then. What I think made things

332 Commercial Travelling :

more rose-colour than they really were, were the big profits we used to get. One man whom I used to meet very often, travelled for a paint firm. He used to say that high prices were merely a matter of nerve. But much longer credit had to be given ; six months, and then settlement by a four months' bill was quite an ordinary thing, and we made some big bad debts now and then. There was a lot more, too, of paying so much money on account and never settling up to date ; and so men would get more and more behind-hand, till they got hopelessly insolvent. Then, again, there was no home life. It wasn't fair to the wife, when there was one, nor yet to the children, when there was a family."

" Did you miss your trap much when you took to going by rail ? "

" Very much in the fine weather, but it was no joke getting soaked for hours in driving rain. I've often driven when it was so cold that I got nearly benumbed and could hardly hold the reins. Suppose we adjourn to the seats in the porch. This room is getting rather stuffy, and it is a fine evening."

The other agreed, but they had some difficulty in finding comfortable resting-places, for several travellers were already sitting in the entrance hall and outside the door. Some of them were carrying on an animated but rather heated political discussion. Unfortunately, too many of the " genus commercial " are prone not only to lay down the law about the affairs of the nation, but to take a side with disregard to the feelings of those present who hold contrary views. If they have tendencies to Radicalism, the fact that they may know some of their auditors to be staunch admirers of Mr.

Its Features Past and Present 333

Balfour and Lord Salisbury, will not ordinarily deter them from launching out into abuse of those ministers ; and if they hold Conservative views, although someone present may have openly avowed an amount of regard for the memory of the G.O.M., that will not keep one of them from vehemently declaring how he "hated the beast." Moreover, they wax hot, and indulge in flat contradictions, though their anger is usually short-lived ; for, deny it who will, commercial travellers are a good-tempered race—which they have need to be, seeing what many of them have to put up with from customers. That numbers of them think that they could give the Government no end of wrinkles is undeniable. And so in truth they could—of a commercial kind. They become keen observers, and are quick to detect wherein commercial obstructions lie. Indeed, their power and influence would be far greater were it not that, in their struggles for trade, number one is so very much the first consideration. If Brown sells goods which a railway company will carry at rates that enable him to do a fair business, he is not likely to agitate because that same company may demand higher rates for the class of goods sold by his friend and fellow-traveller, Jones. He will listen to his complaints, and say, "Hard lines, old man ! but the railway beggars treat us pretty fairly, so I must speak of them as I find them, and don't see my way to help you." He is not, as a rule, long-sighted enough to see that it is to his own interest to assist his friend in this respect.

By this time many who had been elsewhere, had returned and were hanging about the hotel entrance for a final smoke and chat before going to bed.

334 Commercial Travelling :

Amongst them was the young fellow who had, by his customer's courtesy, been made free of the tradesmen's club. He had thoroughly enjoyed his evening there, having been kindly received and hospitably entertained; and, as he showed his appreciation of his reception without presuming on it or giving himself airs, he was asked to come again, as was not another commercial traveller, who also came as a visitor, and from the first made himself too aggressively at home there.

One of the senior members, to whom this free-and-easy individual had been introduced, remarked—

"Well, how are they serving you?"

"Oh, very well, thank you! I've done first-rate so far," was the traveller's answer, he being anxious to convey the impression that he was a fine fellow, likely to make headway anywhere.

"Serve them right!" rejoined the other, with grim facetiousness.

This (in his own estimation) heaven-born genius now thought it time to declare himself further. Lolling back in his chair, and sipping the whisky and water which his introducer had provided, and paid for, according to the club regulations, he thus commenced to give the members his unsolicited views touching the harbour-works of their town.

"Where you made your mistake, when you built your pier, was in putting it in the place where it is. It ought to have been fifty yards further to the left."

In some places, a speaker, who propounded his ideas on the strength of a forty-eight hours' stay in the locality, would have been remorselessly snubbed. Here, one of his hearers merely remarked "that it was

Its Features Past and Present 335

difficult for a stranger to form a correct opinion about their harbour off-hand."

Others murmured a quiet acquiescence, but the commercial was in no way abashed, and favoured the company with some more remarks for their benefit.

He knew it not, but he was effectually barring himself from being asked again to the club; for, although the good manners of those members present restrained them from setting him down in some such a manner as he would have understood—namely, by telling him straight that he was a conceited fellow, who knew nothing about what he was talking of—they would certainly be sure to take the first opportunity of censuring the member, who had introduced him, for having brought such a "confounded fool" into their company, and he would probably feel so irritated that he would not only never offer to take the traveller to the club again, but would be strongly disinclined to buy goods of him on the next occasion of his calling for orders; for these things rankle.

After sitting and chatting for another half-hour, the younger of the two men who had come out together, said, "Well, good-night, old fellow. I may not meet you again before you have left the road for good. Don't be too proud to remember old acquaintances, and say a good word for us when you can. You know all that rot that is said and written about commercials being a thirsty, gambling lot. Stick up for the order! You'll be believed when you've retired and people think you haven't got an 'axe of your own to grind.'"

"Of course I will," said the other, "and there's one

336 Commercial Travelling :

remark which I forgot to make when we were talking about earlier times. I'll make it now. There isn't half that stupid, senseless, practical joking that there was once. It used to be very much the way to take down a young cub by some rough-and-ready trick. Why, you yourself must remember old Twizzler. He travelled till two or three years after you came on. Well, if there was a thing he hated, it was to see a young fellow doing the grand. Once, I was having breakfast in the same hotel with him and Jenkins ; and young Cygnet, who hadn't been travelling more than a month or two, began bragging that he wasn't easily taken in. I saw old Twizzler look across at Jenkins, and wink. In another minute, Jenkins feels in his pockets and then jumps up saying, ' I'll be back in a minute. I've left something valuable upstairs. Just see that the waiter doesn't walk my egg off while I'm gone.' The moment he shut the door, Twizzler says to young Cygnet, ' I say ! suppose you hide his egg in your waistcoat pocket, and sell him.' ' All right,' says Cygnet, and does it. Back comes Jenkins with, ' I say, where's my egg ? ' Cygnet tries to look knowing. ' Guess you've got it there,' says Jenkins, drives at his waistcoat, and smashes the egg all over him. It was a dirty jest rather, but at the time no one sympathised with Cygnet."

" I daresay not," said the other.

There was now a general ingress for departure to bed—a welcome place to a hard-worked commercial representative. And in these days travellers must work hard or they get out of the running. The majority of them, whatever be their faults and indiscretions, cannot be justly accused of downright laziness.

Its Features Past and Present 337

On the contrary, they merit commendation for their industry, and sympathy on account of the constant obstacles and inconveniences, which they encounter and have to put up with in the course of their daily avocation.

INDEX

- Aberystwith, 112.
 Accidents to travellers, 37-39.
 Account-collecting, 5th 94, 158-163, 183, 184.
 Account-keeping, 94-99.
 Accounts, 158.
 Accuracy of travellers, 93.
 Adulteration Act, 33, 170.
 Advertising, 52; for travellers, 86-88.
 Advice as to purchasing, 122.
 Advice notes, 152, 153.
 Africa (South), 302-305; usual tour of commercial travellers in, 305.
 Agent, definition of, 6.
 Alcoholic indulgence, 99-103.
 American commercial rivalry, 241, 254, 255; in coal to Jamaica, 293.
 Andral, Mr. Acting-Consul, 275.
 Anecdotes of commercial travel, 24, 26-33, 35-39, 41-43, 47, 49, 71, 72, 85, 128, 129, 150, 185, 186, 202, 203, 210, 211, 213, 323-337.
 Apocrypha, 11.
Arabian Nights, 9.
 Argentine Republic, 228-230.
 Arthur, Rev. William, 26-28 32, 33.
 Ashley, Prof. W. J., 215-217.
 Aspects of present-day commercial travelling, 50-64.
 Asquith, Rt. Hon. H. H., 293.
 Association of Chambers of Commerce, 249.
 Australia, 300, 301, 302. *See also* New South Wales and Queensland.
 Austria-Hungary, 230-232, 258, 268.
 Bagman, origin of term, 15; definition of, 15, 16; references to use of, 15-18; challenge of a reference to, 16-18; bagman forebears, 45.
 Bahamas, 279.
 Bahia State, 238.
 Baldock, A. R., 319.
 Balfour, Rt. Hon. A. J., 333.
 Bankruptcy law in the Turkish courts, 271, 272.
 Barbadoes, 279.
 Beaconsfield, Lord, 14.
 Belgium, 233-235; commercial bourses of, 234; Belgian imitations of trade-marks, 235; abstractions in a Belgian Custom House, 272.
 Beneficent Fund, 319-321, 322.
 Berlin, 222.
 Bermuda Islands, 279.
 Besant, Sir Walter, 145.
 Bill for the Prevention of Corruption, 3, 209, 212.
 Bill of sale, 143.
 "Binstead" Memorial Special Relief Fund, 314.
 Björklund, Mr., of H.M. Legation at Mexico, 253-255.
 Birmingham University, 215-217.
 Blackwell, Thomas F., 317.
 Board of Trade, Commercial Department of, 218; Commercial Intelligence Branch, 218-220, 225, 226; Journal of, 218, 220, 225, 241, 260, 264, 265, 267, 268, 270, 271, 274, 275, 287, 300, 304, 305.
 Bolivia, 235.
 Brazil, 235-238.
 Bright's disease, 101.
 Bringing on travellers, 89, 90.

Bristol Observer, 68, 83, 222.
 Bristol roads, 14.
 Britain. *See* Great Britain.
 Britain's commercial youth, 30.
 British Chamber of Commerce of Egypt, 243.
 British Columbia, 285.
 — Guiana, 279, 280.
 — Honduras, 280.
 — New Guinea, 281.
 — Protectorate in South Africa, 302, 303.
 Buchan, John, 304.
 Budgett, Samuel, 26-33.
 Buenos Ayres, 228-230.
 Bug-man, 16, 17.
 Bulgaria, 238.
 Bulwer Lytton, 19.
 Buyers, knowledge of, 55; complaints of, 62, 63; capacities of in the metropolis and the provinces, 67, 68; preferences for buying from London firms, 83; for particular routes, 93, 94; requirements of, 116.
 Canada, 281-286, 292.
 Canadian immigration statistics, 283, 284.
 Cape Colony, 286-288, 302.
 Capri, 224.
 Carmarthenshire, 14.
 Carnegie, Andrew, 322.
 Carriage of goods, 11-13, 66, 93, 94.
 Cassell's *Popular Educator*, 33.
 Central Bureau, Proposition for, to aid British commerce, 249.
 Central Tariff Publication Bureau, 218.
 Ceylon, 288.
 Chamberlain, Rt. Hon. Joseph, 217, 294, 303, 304.
 Chambers of Commerce, 3, 243, 249, 258, 271, 310.
 Chambers of Commerce Classes, 33, 214, 215.
 Chambers's *Encyclopædia*, 99, 101.
 Channel Islands, 39, 110-112.
 Chapman, Mr. Consul-General, 237.
 Chicago, 185, 186, 197, 199.
 Chile, 238, 239.
 Clarke, F. S., H.M. *Chargé d'Affaires* at Buenos Ayres, 230.
 Clothing manufacturers' travellers' requirements, 177.
 Cobden, Richard, 15.

Collection for Commercial Travellers' Benevolent Institution and Commercial Schools, 41, 318, 319.
 Collection of money. *See* Account-collecting.
 Collins, Charles Alston, 22, 23.
 Colombia, 239.
 Commercial etiquette, 42, 183-187.
 Commercial room, abuse of, 20; dining regulations in, 39-44; smoking in, 42; libraries in, 322; sketch of evening in, 323-337. ■
 Commercial stability, 60.
 Commercial traveller, special need of, 1, 2; advantages and disadvantages of the calling, 2-5; definition of, 6; remuneration of, 6-8; the country traveller, 8, 9; the town traveller, 9; earlier history of commercial travelling, 9-14; calling on private consumers, 11; causes which led to the regular employment of travellers, 13, 14; term applied to them, 15; misrepresentations by novelists and others, 19-33; ranks of life of, 20; faults attributed to the modern "commercial," 23, 24; mispraise of a sale by a commercial traveller, 29-32; features of commercial travelling in the past, 34-49; driving *cervus* railway travelling, 34, 35; "upset," 37, 38; meeting a menagerie, and chased by a runaway horse, 38; sinking in a quicksand, 39; commercial travellers' dinners, 39-45; the president at the dinner table, 40; an old-time type of traveller, 43; changes in observances and customs, 44, 45; reductions of pay and travelling allowances, 45; shortened travelling periods, 45, 46; treating and hospitality, 47, 48; bibulous commercial travellers, 49; present-day aspects of commercial travelling, 50-64; competition and its consequences, 50-57; travellers' interviews, 58-64; changes which affect the commercial traveller, 65-85; how travellers delay orders, 69;

supervision of their work, 70; increased number of travellers disproportionate to increase of business, 72; various nature of firms represented by, 74-85; playing off travellers one against the other, 84, 85; commercial travelling qualifications, 86-106; how travellers get enticed from situations, 87, 88; incompetent applicants for travellers' posts, 88, 89; how large firms secure their travellers, 89, 90; two most important qualifications, 90; what leads to travellers' dishonesty, 94-99; mortality of commercial travellers, 99-101; suicides amongst, 102; men improperly classed as commercial travellers, 102, 103; payments of salaries, 103-105; why punctuality and expert knowledge befit commercial travellers, 107-118; keeping appointments, 108, 109; customers' tardiness, 110, 111; modes of address to customers, 113-116; necessity of ascertaining buyers' requirements, 116-119; commercial travellers' memories, 119-122; their tendency to over-persuade customers, 122, 123; necessity of travellers' firmness, 125-127; friendship with buyers, 127-130; effect of business pressure, 132; over-eloquaciousness, 133-135; necessity for caution, 137-143; following the market, 138-141; booking for forward delivery, 142, 143; travellers led away by appearances, 143; the temperament which befits a commercial traveller, 144-150; efforts of shy travellers, 145, 146; travellers' healthy appetites, 148, 149; their duties and equipments, 151-165; advising of travellers, 162, 163; dealing with customers in arrears, 163, 164; timing calls, 164, 165; presenting business cards, 166-168; travellers' audiences, 167, 168; their accounts, 168-164; sale equipments, 166-182; need of price lists, 166-169; other necessary adjuncts, 169; carrying of

samples, 169-182; necessity of, 170-182; commercial usages and considerations affecting travellers' sales, 183-191; "The Rival Drummers," 185; keeping on hats, 187; stocking customers, 188, 189; indiscretion of travellers, 189-191; their responsibilities, 192-208; allowances and abatements, 192-200; dealing with "damage in transit," 200-202; buyers who over-reach themselves with travellers, 202, 203; exceptional claims, 203; travellers' undue concessions, 204, 205; weak-minded commercial representatives, 205, 206; why principals should have travelling experience, 207, 208; travellers' grievances, 209-213; foremen's exactions from them, 209, 210; "a pair of corsets," 210; Christmas presents, 211; dealing with angry customers, 212, 213; preparation for travelling abroad, 214-224; commercial travelling intelligence from foreign countries, 225-276; how and why British travellers should compete for Brazilian trade, 237, 238; call to Cuba for British commercial representatives, 240, 241; their increasing number in Dantzic, 245; danger to their effects in Italy, 247; paucity of them in Switzerland, 269, 270; commercial travelling intelligence from Government of India and H.M. Colonial Possessions, 277-307; prospects for energetic commercial travellers in Cape Colony, 288; indiscreet salesmen in Jamaica, 293; notes relative to commercial travelling in undeveloped countries, 306, 307; commercial travellers' institutions, 308-322; reasons for organising the London Commercial Travellers' Benevolent Society, 314, 315; dinner-table collections for the institution, 318, 319; "An evening in the commercial room," 323-337. Commercial Travellers' Benevolent Institution, 41, 61, 308, 312, 313, 316, 318.

- Commercial Travellers' Christian Association, 319-322.
 Commercial Travellers' Schools, 41, 308, 316-318, 320.
 Commercial tuition in foreign languages, 214-216.
 Commercial usages, 30, 31, 183-187.
 Commission agent, 6, 7, 79.
Commis-royageurs, 24, 25, 311.
 Comparison of order-seeking to fly-fishing, 133, 134.
 Competition, 50-56, 73, 74, 79-81, 117, 143, 202, 243, 254, 255, 262, 275.
 Congo Free State, 240.
 Conservative tendency of English business men, 187.
 "Contracting forward," 65.
 Co-operative Supply Associations, 51, 56, 81.
 Cost of commercial travellers' dinners, 40; reasons for raising price of same, 44; former importance of the Sunday dinner, 112.
 Country traveller, 8, 9.
 Courtney, Leonard, 312.
 Covenants of firms with travellers, 92.
 Creditors' accommodation, 127.
 Cuba, 240, 241.
 Curaçao, 256.
 Customers' dissimulations, 62, 63.
 Cutlery, 177.
 Cutting sale prices, 75, 76.
 Cyprus, 288.
Daily Telegraph, 303.
 Daly, Mr. Vice-Consul, 248, 250.
 Damage of goods in transit, 200.
 "Dangerous Sands," 39.
 Dantzio, 245.
 Darlington, 308.
 Death rate of commercial travellers, 49, 99-103.
 Defalcations of commercial travellers, 94, 95, 103-106.
 Definition of a commercial traveller, 6.
 Denmark, 241-243, 258.
 Dickens, Charles, 39.
 Diminution of profits, 50-52, 74-77, 321.
 Diseases prevalent amongst commercial travellers, 100, 101.
 Disputed charges. *See* Price disputes.
 Driving as compared with railway travelling, 34, 35; travellers' driving accidents, 37-39.
 Duke of Tetuan, 265.
 Dundas, H.M. Consul-General for Norway, 257.
 Dutch East Indies, 256.
 Dutch West Indies, 256.
 Early closing days, 45, 154, 322.
 Ecuador, 243.
 Egypt, 243.
 Elder, Dempster, & Co., 293.
 Eliot, George, 114.
 Elliott, B. G., 317.
Encyclopædia Britannica, 228.
 England's philanthropy, 233.
 Enterprise of British manufacturing confectioners, 222.
 Equipments for travellers, 151-165; for making sales, 167-182.
 Evans, Henry A., 317.
 Fairs, 13.
 Falkland Islands, 289.
 Falsifying statements of accounts, 161, 162.
 Fiji, 289.
 First and second qualities, 54, 55.
 Florence, 223.
 Food and Drugs Adulteration Act, 33, 170.
 Foreign tariffs, 217.
 "Forward delivery," 122, 141.
 France, 244, 250, 254, 258, 269, 311.
 "Free dining table," 39, 40, 44.
 Free trade, 124, 217.
 French Cochinchina, 250.
 Friendly feeling towards customers, 127.
 Gambia, 289.
 Garrick Club, 20.
Gazette (the), 211.
 German Government underselling restrictions, 245.
 German houses, 176; terms of credit of, 227; their imitations of English wares, 235.
 German price lists, 227.
 Germany, 244, 245, 254, 255, 258, 266, 269.
 Ghent, 235.

- Gibraltar, 290.
 Glasgow, 308.
 Gold Coast, 290.
 Goldsmith's *Essays*, 16-18.
 G.O.M., Memory of, 333.
Good Lines, 322.
 Gould, Rev. Baring, 22.
 Gower, A. F. G. Leveson, 245.
 Great Britain, her indebtedness to commercial travellers, 19;
 Britain's commercial youth, 30;
 attitude of leading British firms towards novices, 89.
 Greece, 245, 246.
 Grenada, 290.
 Growth of commercial travelling, 6-18.
 Guarantee Associations, 99, 105, 106.
 Guatemala, 246.
- Harrison, H.M. Commercial Attaché at Lisbon, 261.
 Hemming, Sir A. W. L., 294.
 Herbert, Hon. H. H. Michael, 270.
 Hong Kong, 290.
Household Narratives (The), 39.
Household Words, 39.
 Howard's Sulphate of Quinine, 170.
 Hungary. *See* Austria-Hungary.
 "Hungry for orders," 126.
- Indexes to ledgers, 152.
 India, 277, 278.
 Indian yarn, 271.
 International Customs Bureau, 218.
 Italian prosperity, 247, 294.
 Italian thieves, 246-248.
 Italy, British trade with, 222, 223;
 trade of, in Egypt, 243; trade of, in Switzerland, 268; export of yarn by, to Turkey, 271.
- Jamaica, 226, 290-294.
 Japan, 250.
 Jersey traders, 111, 112.
 Jewish commercial travellers, Russian restrictions as to, 264.
- Kingswood, 26, 28, 29.
 Kipling, Rudyard, 69.
 Knowledge of buyers, 55.
- Labuan Island, 294, 295.
 Lagos, 295.
 Lang, Thomas, 39.
- Lascelles, Sir Frank, 245.
 Leeward Islands, 295.
 Legislation for natives in South Africa, 305, 306.
Letters from a Self-made Merchant to his Son, 197.
 Leveson-Gower, Arthur F. G., 245.
 Libraries in commercial rooms, 322.
 Licences for commercial travellers, 225-303.
Loi des Patentes, 244.
 London Chamber of Commerce, 214, 220.
 London Commercial Travellers' Benevolent Society, 314-316.
 London shops and shopkeepers, 67, 68.
 Lorimer, George Horace, 197.
 Lytton. *See* Bulwer Lytton.
- Macadam, John Loudon, 14.
 Macadamising of roads, 14.
 Macaulay, Lord, 278.
 Madagascar, 250.
Magazine of Commerce, 212.
 Malta, 295.
 "Manchester Bagman," 15.
 Manifold order-books, 4, 147, 324.
 Manitoba, 285.
 Market days, 145, 155.
 Market fluctuations, 123, 138-141.
 Mauritius, 295.
 Medhurst, Mr. Consul, 238.
 Merchants, Oriental, 9-11; interpretation of the term "merchant," 28; experience of British merchants, 176.
 Mexican importation of earthenware, 253.
 Mexico, 245, 251-255.
 Michell, Mr. Consul-General, 257, 264.
 Mill, Hugh Robert, 306, 307.
 Milligan, J. C., 269.
 Milner, Lord, 304.
 Misrepresentations of the commercial traveller, 19-33.
 Monson, Sir Edward, 230.
 Mortality of commercial travellers, 99-103.
 Moscow, 264.
 Murray, John, 151, 221, 222.
 Murray, Kenric B., 220.
 Murray's New English Dictionary, 15; challenge of bagman reference in, 16-18.

- Naples, 220, 248.
 Natal, 296.
 Necessity of trade journals, 57.
 Netherlands, 255.
 New Brunswick, 285.
 Newfoundland, 296.
 New Orleans, 273, 274.
 New South Wales, 296, 297.
 New Zealand, 297, 298.
 North-West Territories of Canada, 285.
 Norway, 257, 258, 266.
Notes and Queries, 17.
 Notice to travellers, 104.
 Noting appointments, 107-109.
 Nova Scotia, 285.
 Olivier, Mr. Acting-Governor, 294.
On the Road, 308.
 Ontario, 285.
 Orange River Colony, 303, 304, 305.
 Order-sheet, example of, 97; explanation of, 97-99; necessity for revising, 147; effect of delaying portions of, 330.
 Order-taking, wrong mode of, 30; precision in, 93, 94.
 Packages, difficulties with, 129-132.
 Palatine Insurance Company, 310.
 Paraguay, 258.
 "Pence boxes," 316.
 Pepper adulteration, 82.
 Persia, 259.
 Peru, 259-261.
 Plated goods, 177.
 Portugal, 261, 262.
 Preferential terms to wholesale traders, 55.
 Preparation for commercial travelling abroad, 214-224.
 President, duties of, at the dinner-table, 40, 41; permission asked of, 43; supervision of collections by, 318, 319.
 Preston, W. T. R., Commissioner of Emigration, 283, 284.
 Price disputes, 75-80, 139-141, 167, 168, 193-196.
 Prince Edward Island, 285.
 Private consumers, 11.
Professional Handbook, 296, 297, 300, 302, 303.
 Profits, diminution of, 50-52, 74-77, 329.
 Prompt payments, 70, 82.
 Proposition for aiding British commerce abroad, 249.
 Protection, 124, 217.
 Provincial shopkeepers, 67.
Public Ledger, 57.
 Quebec, 286.
 Queensland, 298, 300.
 Railway expenses of commercial travellers in South Africa, 305.
 Ready reckoners, 94.
 Reasons for not purchasing, 63, 64.
 Registrar-General of Births and Deaths, 100, 101.
 "Rival Drummers," 185.
 Rodd, Sir Rennell, 247.
 Rolfe, Mr. Consul Neville-, 220.
 Rome, 223, 248.
 Roumania, 262, 263.
 Russell, W. Clark, 21.
 Russia, 263-265.
 "Sabbath gas," 186.
 Saddle-bags, 15, 17.
 Sadler, Walter Dendy, 45.
 St. Helena, 298, 299.
 St. Louis, 185, 186.
 St. Lucia, 299.
 St. Michael's (Azores), 261.
 St. Vincent, 299.
 Sala, George Augustus, 185.
 Salaries of commercial travellers, 6, 7, 45, 103-105.
 Salisbury, Marquess of, 245, 257, 275, 333.
 Samples, early modes of carrying, 14, 15; hire of rooms for, 48; increase and decrease of, 169-182; sample regulations in foreign countries, 225-276; ditto in India and H.M. Colonial possessions, 277-303.
 San Salvador, 265.
 Saunier, Mr. Consul, 250.
 Scott, Professor Jonathan, 10.
 Servia, 265.
 Seychelles Islands, 299.
 Showrooms, 48, 177, 178.
 Shy commercial travellers, 144-146.
 Sierra Leone, 299, 300.
 Slovenly trade methods, 82.
 Smith, Albert, 323.